

School of the Art Institute of Chicago 2019-2020 International Students

Student Health Insurance Plan

Important Insurance Information

- SAIC's insurance carrier for the 2019-2020 Policy Year is National Guardian Life Insurance Company.
- Students are covered by Cigna's national PPO network with access to over 940,000 providers and 6,300 hospitals nationwide.
- Students have access to prescription benefits with the HealthSmartRX network. This network includes over 67,000 retail pharmacies including CVS, Walgreens, Rite Aid and Duane Reade.

Eligibility

The School of the Art Institute of Chicago (SAIC) requires health insurance coverage for all international students.

The premium for SAIC's Student Health Insurance Plan (SHIP) will automatically be charged, per semester, to each student's account. If students have insurance coverage comparable to SAIC's SHIP, a waiver may be submitted online by the published deadline(s) at saic.myahpcare.com.

Please view the complete brochure on-line at saic.myahpcare.com for full details of participation in the plan.

Additional Benefits

- Access to a 24-hour nurse line
- Coverage when traveling
- Academic Emergency Services



saic.myahpcare.com



support@ahpcare.com



1-855-844-3023



The 2019-2020 Student Health Insurance Plan is underwritten by National Guardian Life Insurance Company, Madison, WI, as Policy Form No. NBH-280 (2018) PPO IL. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, AKA The Guardian or Guardian Life

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School of the Art Institute of Chicago 2019-2020 Student Health Insurance Plan

This is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered Medical Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. Your Plan provides you with a higher level of coverage when you receive covered medical expenses from physicians who are part of the Cigna network.

BENEFIT MAXIMUMS & DEDUCTIBLES	
Benefit Maximum	Unlimited
Deductible	Network Provider: \$500 per Insured Person, per Policy Year Non-Network Provider: \$1,000 per Insured Person, per Policy Year
Individual Out-of-Pocket	\$7,900 per Insured Person, per Policy Year
Family Out-of-Pocket	\$13,700 per Insured Person, per Policy Year

***Preventive Services:** The Deductible is not applicable to Preventive Services. Benefits for services provided by a Network Provider are paid at 100% of the PPO Allowance for Covered Medical Expenses. Benefits for services provided by a Non-Network Provider are provided at 50% of the Usual and Reasonable Charge.

BENEFIT CATEGORY	In-Network Provider	Non-Network Provider
	<i>Payments are based on the PPO Allowance for Covered Medical Expenses</i>	<i>Payments are based on the Usual and Reasonable Charge for Covered Medical Expenses</i>
Hospital Room and Board Expenses Pre-certification required	80%	50%
Inpatient Surgery Pre-certification required	80%	50%
Outpatient Surgery	80%	50%
In-Office Physician's Visits	100% after a \$30 Copayment	50% after a \$30 Copayment
Rehabilitation Therapy, includes Habilitative Services and Cardiac Rehabilitation Services	80% after a \$30 Copayment	50% after a \$30 Copayment
Outpatient Mental Health Disorder	100% after a \$30 Copayment	80% after a \$30 Copayment
Diagnostic X-ray Services & Laboratory Procedures	80%	50%
Emergency Services Expenses Copayment waived if admitted	80% after a \$300 Copayment	80% after a \$300 Copayment
Prescription Drugs	<i>At pharmacies contracting with HealthSmartRX®</i> 100% after a \$15 Copayment per Generic Drug \$35 Copayment per Preferred Brand Drug \$50 Copayment per Brand Drug \$50 Copayment per Specialty Drug	50%

*Please visit www.healthcare.gov/preventive-care-benefits/ for more information.

2019-2020 INTERNATIONAL PREMIUM COSTS AND COVERAGE PERIODS				
International Coverage Periods	Fall 08/18/2019 to 01/23/2020**	Spring (New Students) 01/15/2020 to 08/18/2020**	Spring (Returning Students) 01/23/2020 to 08/18/2020**	Summer (New Students) 06/14/2020 to 08/18/2020**
Open Enrollment	06/15/2019 through 08/28/2019	11/20/2019 through 01/23/2020	11/20/2019 through 01/23/2020	05/01/2020 through 07/06/2020
Student	\$ 1,150.00	\$ 1,150.00	\$ 1,150.00	\$ 410.00
Spouse	\$ 1,150.00	\$ 1,150.00	\$ 1,150.00	\$ 410.00
Each Child	\$ 1,150.00	\$ 1,150.00	\$ 1,150.00	\$ 410.00

**The coverage periods are effective and will terminate at 12:01am local time at the Policyholder's address on the dates advertised. These rates include an administrative fee.

To view all enrollment and coverage periods available, please visit saic.myahpcare.com or call Academic HealthPlans at 1-855-844-3023.