



A STUDENT HEALTH PLAN **FOR YOU!**

AM I ELIGIBLE?

All degree seeking **undergraduate students taking nine (9) or more credit hours** regardless of the type of class (on campus, off campus or online) and all degree seeking **graduate students taking six (6) or more credit hours** regardless of the type of class (on campus, off campus or online) are required to have health insurance and are automatically enrolled. These students have the option to waive the insurance if they complete an online waiver in URSA by the 10th day of classes.

All **international students with one (1) or more credit hours** will be automatically enrolled in the Student Health Insurance Plan unless a waiver with comparable coverage is completed with the CIE office by the 10th day of classes.

Undergraduate students who are enrolled for less than nine (9) hours of classes and graduate students taking less than six (6) credit hours are not eligible to participate in the UNC SHIP.

Please view the complete brochure online at unco.myahpcare.com for full details of participation in the plan.

CAN I WAIVE?

Students have the option to waive the insurance if they complete an online waiver in URSA by the 10th day of classes.

Students who have previously waived the student insurance who want to be on the insurance plan must contact the Insurance office at (970) 351-1915 for details on how to re-enroll.

ADDITIONAL BENEFITS

- Access to a 24/7 Student Assistance Program
- Coverage when traveling
- Academic Emergency Services*

ADDITIONAL INFORMATION

-  unco.myahpcare.com
-  unco.edu/student-health-insurance-program



This document contains a summary of your school's student health insurance policy benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved policy of insurance. The final policy may be pending approval by applicable federal and state regulatory authorities. The final approved policy of insurance is accessible upon approval at unco.myahpcare.com.

*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans.

Academic HealthPlans, Inc. (AHP) is an independent company that provides program management and administrative services for the student health plans of Wellfleet.

UNIVERSITY OF NORTHERN COLORADO 2022 - 2023

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. The PPO network is Cigna PPO. The local hospital provider is North Colorado Medical Center.

Campus Clinics (CC) Referral Requirement: The Insured Student must use the resources of the CC first where treatment will be administered or referral issued. *Exceptions to this are if the Insured Student is further than 20 miles from campus; the clinic is closed; for an Emergency Medical Condition; for medical care obtained when a student is no longer able to use the CC due to a change in student status; for maternity care; or when service is rendered at another facility during break or vacation period.*

At the Campus Clinics only: Students insured with the UNC Student Health Insurance Program pay a \$20 Copayment (not subject to deductible) for a regular visit and additional benefits at the Campus Clinics are covered at 100%. If services or tests need to be sent outside of the Campus Clinics, coverage will be at 80% of the maximum allowable after the \$500 per policy year deductible has been satisfied. Wellness exams performed at the Campus Clinics are subject to one exam per policy year.

If you reside more than 20 miles away from Campus Clinics or have been referred to another Cigna provider from Campus Clinics, covered expenses incurred at a Cigna Network Provider will be paid at 80% of the maximum allowable after the \$500 deductible has been met.

BENEFIT MAXIMUMS & DEDUCTIBLES

	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
Benefit Maximum per Insured Person, per Plan Policy Year	Unlimited	
Deductible Per Insured Person, per Plan Policy Year	\$ 500	\$ 1,000
Individual Out-of-Pocket Maximum Per Insured Person, per Plan Policy Year (Combined In-Network & Out-of-Network)	\$ 8,550	
Prescription Drug Deductible (Combined In-Network & Out-of-Network)	\$ 100	

COVERAGE PERIOD & COST

Fall	08/17/22 - 12/31/22
Student	\$ 1,560
Spring/Summer	01/01/23 - 08/16/23
Student	\$ 1,560
Summer	05/11/23 - 08/16/23
Student	\$ 838

To view all enrollment and coverage periods available, please visit unco.myahpcare.com.

BENEFITS Deductible applies unless otherwise stated below

IN-NETWORK PROVIDER <small>Payments are based on the Negotiated Charge for Covered Medical Expenses</small>	OUT-OF-NETWORK PROVIDER <small>Payments are based on the Usual & Customary Charge for Covered Medical Expenses</small>
Hospital Care , includes Room and Board Expense Pre-Certification Required	
80%	50%
Inpatient/Outpatient Surgery Pre-Certification Required	
80%	50%
Physician's Office Visits	
80%	50%
Rehabilitative Therapy , including Physical Therapy and Occupational Therapy and Speech Therapy Pre-Certification Required	
80%	50%
Diagnostic Imaging Services Pre-Certification Required	
80%	50%
Emergency Services (\$150 Copayment)	
80%	80%
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits	
100%	50%
Prescription Drugs At pharmacies contracting with Wellfleet RX	
100% after	50% after
Tier 1: \$20 Copayment	Tier 1: \$20 Copayment
Tier 2: \$50 Copayment	Tier 2: \$50 Copayment
Tier 3 & Specialty Drugs: \$70 Copayment	Tier 3 & Specialty Drugs: \$70 Copayment