

# University of Northern Colorado 2019-2020 Student Health Insurance Plan

## Eligibility

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 on-line 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 without the option to waive unless they are currently enrolled in a government sponsored US accepted insurance plan.

Eligible Dependents of those enrolled in the plan may participate in the plan on a voluntary basis.

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. They may, however, contact Academic HealthPlans at **1-855-825-3985**, who will assist them in finding individual coverage.

Please view the complete brochure on-line at [unco.myahpcare.com](http://unco.myahpcare.com) for full details of participation in the plan.

## How do 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

The following value-added services are not part of the policy and are not underwritten by National Guardian Life Insurance Company. The services are provided by independent vendors and are included in the Student Health Insurance Plan.

- Access to a 24-hour nurse line at 1-877-924-7758
- Coverage when traveling
- Academic Emergency Services

## Additional Information

-  [unco.myahpcare.com](http://unco.myahpcare.com)
-  [www.unco.edu/student-health-insurance-program](http://www.unco.edu/student-health-insurance-program)
-  [support@ahpcare.com](mailto:support@ahpcare.com)
-  1-970-351-1915



*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.*

The 2019-2020 Student Health Insurance Plan is underwritten by National Guardian Life Insurance Company, NBH-280(2019)CO. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, AKA The Guardian or Guardian Life.

Subject to Insurance Department Approval

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# University of Northern Colorado 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. 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. Dependent spouses/ civil union partners and children are not eligible to use the CC and are exempt from the above limitations and requirements.* Expenses incurred for medical treatment rendered outside of the CC for which no prior approval or referral is obtained are excluded from coverage.

**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

Benefit Maximum	Unlimited, per Insured Person, per Policy Year
Deductible ( <i>Not applicable to Preventive Services</i> )	Network Provider: \$500 per Insured Person, per Policy Year Non-Network Provider: \$1,000 per Insured Person, per Policy Year
Individual Out-of-Pocket Expense Limit ( <i>per Insured Person, per Policy Year</i> ) Combined Network and Non-Network	\$6,350
Family Out-of-Pocket Expense Limit ( <i>for all insureds in a Family, per Policy Year</i> ) Combined Network and Non-Network	\$12,700

**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 the Coinsurance Amount shown below. Please visit [healthcare.gov/preventive-care-benefits/](http://healthcare.gov/preventive-care-benefits/) for more information

BENEFIT CATEGORY	Network Provider	Non-Network Provider
	<i>Payments are based on the PPO Allowance for Covered Medical Expenses</i>	<i>Payments are based on Usual and Reasonable Charges for Covered Medical Expenses</i>
Hospital Room and Board Expense <i>Pre-certification Required</i>	80%	50%
Inpatient/Outpatient Surgery <i>Inpatient: Pre-certification Required</i>	80%	50%
In-Office Physician Fees	80%	50%
Physical, Occupational and Speech Therapy	80%	50%
Diagnostic X-ray Services & Laboratory Procedures	80%	50%
Emergency Services Expense	80% Copayment: \$150	80% Copayment: \$150
Prescription Drugs Prescription Drug Deductible \$100	<b>At pharmacies contracting with HealthSmart Rx®</b> 100% of PPO Allowance Tier 1 Generic Copayment: \$20 Tier 2 Preferred Brand Copayment: \$50 Tier 3 Brand Copayment: \$70	50% after a Tier 1 Generic Copayment: \$20 Tier 2 Preferred Brand Copayment: \$50 Tier 3 Brand Copayment: \$70

### 2019-2020 PREMIUM COSTS AND COVERAGE PERIODS\*

Regular Students	Fall 08/17/2019 to 01/01/2020	Spring/Summer 01/01/2020 to 08/17/2020	Summer 05/11/2020 to 08/17/2020
Student	\$ 1,310	\$ 1,310	\$ 735
Spouse	\$ 1,310	\$ 1,310	\$ 735
Child(ren)	\$ 2,546	\$ 2,546	\$ 1,470

\*The coverage periods are effective and will terminate at 12:01am on the dates advertised. These rates include an administrative fee.

To view all enrollment and coverage periods available, please visit [unco.myahpcare.com](http://unco.myahpcare.com) or call Academic HealthPlans at 1-855-825-3985. Intercollegiate Sports and ESL students may go online to view their rates and effective dates.