

University of Northern Colorado 2020-2021

Student Health Insurance Plan



The new insurance carrier for the 2020-2021 Student Health Insurance Plan is Wellfleet.

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.

Please view the complete brochure on-line at 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

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

Additional Information

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



*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.

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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	In-Network Provider: \$500 per Insured Person, per Policy Year Out-of-Network Provider: \$1,000 per Insured Person, per Policy Year	
Individual Out-of-Pocket Expense Limit (per Insured Person, per Policy Year) Combined In-Network and Out-of-Network	\$6,350	
Family Out-of-Pocket Expense Limit (for all insureds in a Family, per Policy Year) Combined In-Network and Out-of-Network	\$12,700	
BENEFIT CATEGORY	In-Network Provider	Out-of-Network Provider
	<i>Payments are based on the Negotiated Charge for Covered Medical Expenses</i>	<i>Payments are based on the Usual and Customary Charge for Covered Medical Expenses</i>
Hospital Care, includes Room and Board Expense Pre-certification Required	80% after deductible	50% after deductible
Inpatient/Outpatient Surgery Pre-certification Required	80% after deductible	50% after deductible
Physicians Office Visits	80% after deductible	50% after deductible
Rehabilitative Therapy, including Physical Therapy and Occupational Therapy and Speech Therapy Pre-Certification Required	80% after deductible	50% after deductible
Diagnostic Imaging Services Pre-Certification Required	80% after deductible	50% after deductible
Laboratory Procedures (Outpatient)	80% after deductible	50% after deductible
Emergency Services	80% after a \$150 Copayment (deductible applies)	80% after a \$150 Copayment (deductible applies)
Prescription Drugs Prescription Drug Deductible \$100	At pharmacies contracting with Wellfleet RX 100% after \$20 Copayment per prescription for Tier 1 \$50 Copayment per prescription for Tier 2 \$70 Copayment per prescription for Tier 3 \$70 Copayment per prescription for Specialty Prescription Drugs	50% after \$20 Copayment per prescription for Tier 1 \$50 Copayment per prescription for Tier 2 \$70 Copayment per prescription for Tier 3 \$70 Copayment per prescription for Specialty Prescription Drugs
*Preventive Care Services	100%	50%

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

2020-2021 PREMIUM COSTS AND COVERAGE PERIODS			
Regular Students	Fall 08/17/2020 through 12/31/2020	Spring/Summer 01/01/2021 through 08/16/2021	Summer 05/11/2021 through 08/16/2021
Student	\$ 1,400	\$ 1,400	\$ 752
Spouse	\$ 1,400	\$ 1,400	\$ 752
Children	\$ 2,800	\$ 2,800	\$ 1,504

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