

Austin College 2017-2018 Student Health Insurance Plan

Eligibility

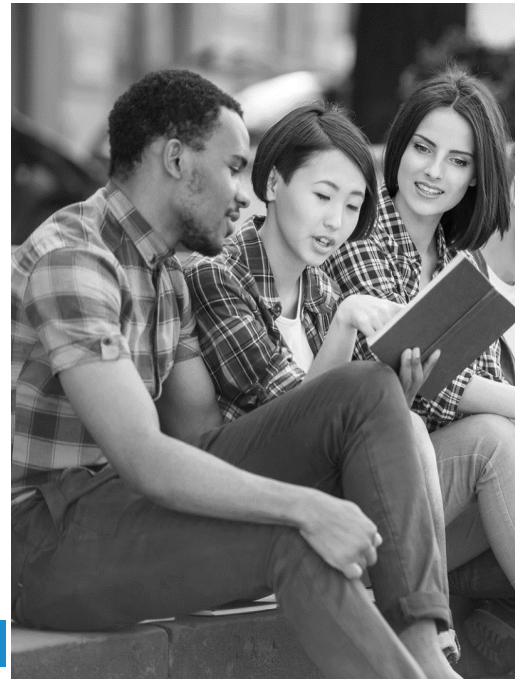
All registered full time students (including International Teaching Assistants) are required to purchase this Student Health Insurance Plan unless proof of comparable coverage is furnished prior to the deadline of **August 31, 2017** for the fall and **February 2, 2018** for the spring.

A student must actively attend class for at least the first 31 days after the date for which coverage is purchased unless he or she withdraws from classes due to an injury or sickness and the absence is an approved medical leave.

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

Plan Basics

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 expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. The PPO network is Cigna.



BENEFIT MAXIMUMS & DEDUCTIBLES

BENEFIT MAXIMUM	Unlimited, per Insured Person, per Policy Year
Deductible The deductible is waived for services rendered at the SHC.	\$400 per Insured Person, per Policy Year
Out-of-Pocket Maximum	Individual: \$6,850 per Insured Person, per Policy Year Family: \$13,700 per Family, 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 the Coinsurance Amount shown below.

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 the Usual & Reasonable Charges for Covered Medical Expenses</i>
Hospital Room and Board Expense	80%	60%
Inpatient/Outpatient Surgery	80%	60%
In-Office Physician's Fees	100% after a \$25 Copayment (Deductible Waived)	60% after Deductible
Outpatient Rehabilitation Therapy Services	80%	60%
Emergency Services Expenses <i>\$150 Copayment per visit</i>	80%	80% - Emergency
Diagnostic X-Rays & Laboratory Procedures	80%	60%

Prescription Drugs <i>Limited to a 30 day supply</i>	At pharmacies contracting with HealthSmart Rx® 100% after a \$20 Copayment per Generic \$45 Copayment per Preferred Brand \$60 Copayment per Brand	60% after a \$20 Copayment per Generic \$45 Copayment per Preferred Brand \$60 Copayment per Brand
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Additional Benefits

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

Additional Information

austincollege.myahpcare.com
1-855-370-7215

2017-2018 PREMIUM COSTS AND COVERAGE PERIODS

Coverage Periods	Annual 08/01/2017 through 07/31/2018
Open Enrollment Period	05/12/2017 through 08/31/2017
Student	\$2,054



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

To view all enrollment and coverage periods available, please visit austincollege.myahpcare.com or call Academic HealthPlans at 1-855-343-8382.

The 2017-2018 Student Health Insurance Plan is underwritten by National Guardian Life Insurance Company, NBH-280(2014)PPO-TX.

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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