

2018-2019

Student Health Insurance Plan Emory & Henry College

Policy No. 2018K1A49

Effective 8/1/18 - 8/1/19

Health Insurance Benefit Summary

Deductible	\$500/Individual, per Policy year
Out of Pocket Maximum	\$6,850 Usual and Reasonable charge
Hospital Room & Board Expenses	80% Usual and Reasonable Charge (U&R)
Surgery Expenses	80% of U&R
In office Physician Visits	80% of U&R Physician: \$30 copay per visit Specialist: 30 copay per visit
Laboratory, and Pathology Procedures, Diagnostic X-ray service	80% of U&R
Emergency Services Expenses Copoly waived if admitted	80% of U&R \$150 copay per visit
Mental Health & Substance Abuse Disorders	Paid as any other Sickness
Prescription Drugs	100% U&R after these Copays: Generic-\$25; Preferred Brand-\$55; Brand-\$60; \$0 Copay for FDA approved contraceptives required under the ACA (Deductible does not apply)
Preventive Services	100% U&R, no cost sharing

*This summary is provided as a courtesy and is not meant to replace or over-ride the terms and conditions detailed in the insurance policy or brochure. Please refer to the policy or brochure to verify medical coverage, eligibility, exclusions, limitations, and for more detailed information.

Important Dates & Rates

COVERAGE PERIOD	ANNUAL 8/1/18 - 8/1/19
Student Only	\$2,166*

*Rate includes an administrative fee.

Service Representative:

Gallagher Student Health &
Special Risk
500 Victory Road
Quincy, MA 02171
1-877-220-1790

www.gallagherstudent.com/EHC

Underwritten by:



Administered by:

COMMERCIAL TRAVELERS
LIFE INSURANCE COMPANY

70 Genesee Street
Utica, NY 13502
1.800.756.3702

As Policy Form No. NBH-280(2016)VA PPO

2018K1A49BHF



Your Student Health Insurance Plan:

- Gives you easy Access to providers near campus or anywhere you may live or travel.
- Offers comprehensive services, including preventive care services.
- Assistance, Medical Evacuation and Repatriation Coverage.
- Is fully compliant with the Affordable Care Act.

Consider this:

- Compare all costs associated with your plan, deductible and out-of-pocket to the cost of this Plan.
- Check your plan for administrative requirements, precertification, PCP referrals, or other provider restrictions that may delay your receipt of care.
- Student Insurance Plans are generally less expensive than individual plans purchased through the Marketplace with similar benefits.