

2018-2019 Student Health Insurance Plan University of Saint Joseph

Policy No. 2018K1A28

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

Health Insurance Benefit Summary



	NETWORK	NON-NETWORK
Deductible	\$250 per Individual, per Policy Year	\$500 per Individual, per Policy Year
Out of Pocket Expense Limit	\$6,350 Individual/\$12,700 Family per Policy Year	
Hospital Room and Board Expenses	80% Preferred Allowance (PA)	50% Usual & Reasonable (U&R)
Surgery Expenses	80% of PA	50% of U&R
In Office Physician's Fees	100% of PA Physician: \$40 copay per visit	50% of U&R
Laboratory Procedures and Diagnostic X-ray Services	80% of PA	50% of U&R
Emergency Services Expenses	100% of PA \$175 copay per visit Copay waived if admitted	100% of PA \$175 copay per visit Copay waived if admitted
Mental Health Benefit	Paid the same as any other Covered Sickness	
Prescription Drugs All prescriptions should be filled at a participating Cigna Pharmacy	100% PA subject to: Generic-\$5 Copay; Preferred Brand-\$40 Copay; Brand-\$40 Copay; \$0 Copay for FDA approved contraceptives required under the ACA	50% of U&R
Preventive Services	100% PA, no cost sharing	50% of U&R

*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
Undergraduate Student Only	\$2,161**
Graduate Student Only	\$3,204**

*All time periods begin and end at 12:01 AM local time, at the Policy holder's address

**Rate includes an administrative fee.

Service Representative:

Gallagher Student Health & Special Risk
500 Victory Road
Quincy, MA 02171
1-844-288-4921

www.gallagherstudent.com/usj

Underwritten by:



Administered by:



As Policy Form No. NBH-280 (2014)CT et al

2018K1A28 BHF

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.