

# 2018-2019 Student Health Insurance Plan Monmouth College

Policy No. 2018K1A12

Effective 8/10/18 - 8/10/19

## Health Insurance Benefit Summary



MEDICAL EXPENSE BENEFIT	COVERAGE
Deductible	\$200 per Individual per Policy Year
Out-of-Pocket Expense Limit	\$6,000 per Individual per Policy Year
Hospital Room & Board Expenses	80% of Usual & Reasonable
Surgery Expenses	80% of Usual & Reasonable
In Office Physician's Fees	80% of Usual & Reasonable \$20 copay per visit
Laboratory Procedures and Diagnostic X-ray Services	80% of Usual & Reasonable
Emergency Services Expenses	80% of Usual & Reasonable
Mental Illness & Substance Abuse Benefit	Same as any other Covered Sickness
Prescription Drugs	100% of Usual & Reasonable after these Copays: Generic-\$15 Copay; Preferred Brand -\$30 Copay; Brand Name-\$50 Copay; \$0 Copay for FDA approved Contraceptives
Preventive Services	100% of U&R, no cost sharing (Deductible does not apply)

\*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 8/10/18 - 8/10/19
Student Only	\$1,627.00

### Service Representative:

Gallagher Student Health &  
Special Risk

500 Victory Road  
Quincy, MA 02171  
1-888-272-3505

[www.gallagherstudent.com/monmouth](http://www.gallagherstudent.com/monmouth)

As Policy Form No NBH-280(2016) PPO IL et al

Underwritten by:



Administered by:

**COMMERCIAL TRAVELERS**  
LIFE INSURANCE COMPANY

70 Genesee Street  
Utica, NY 13502  
**1.800.756.3702**

### 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.

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2018K1A12 (BHF)