

2019–2020

Student Health Insurance Plan Middlebury College

Policy No. 2019K1A09

Effective 8/15/19–8/15/20

Health Insurance Benefit Summary



	NETWORK	NON-NETWORK
Deductible	\$0	
Out-of-Pocket Expense Limit	\$5,550 per Individual, per Policy Year	\$6,850 per Individual, per Policy Year
Hospital Room & Board Expenses	90% of PPO Allowance (PA)	90% Usual & Reasonable (U&R)
Surgery Expenses	90% of PA	90% of U&R
In-Office Physician's Visits	90% of PA	90% of U&R
Laboratory Procedures and Diagnostic X-ray Services	90% of PA	90% of U&R
Emergency Services Expenses	90% of PA	90% of PA
Mental Health Disorder & Substance Use Disorder	Same as any other Covered Sickness	
Prescription Drugs	100% PA Subject to: Generic \$10 Copay; Brand \$20 Copay	90% of U&R
Wellness/Preventive Services	100% PA, no cost sharing	90% 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	8/15/19–8/15/20
Student Only	\$2,522

*Rate includes an administrative fee.

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.

Serviced by:

Gallagher Student Health & Special Risk
 500 Victory Road
 Quincy, MA 02171
 1-800-430-0697
www.gallagherstudent.com/middlebury

Underwritten and Administered by:



National Guardian Life Insurance Company
 Student Insurance Division
 Commercial Travelers Building
 70 Genesee Street • Utica, NY 13502
 1-800-756-3702

Product underwritten by
 National Guardian Life Insurance Company (NGL), Madison, WI.
 National Guardian Life Insurance Company is not affiliated with
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