

2019–2020

# Student Health Insurance Plan Augustana College

Policy No. 2019K1A04

Effective 8/15/19–8/15/20

## Health Insurance Benefit Summary



	NETWORK	NON-NETWORK
Deductible	\$150 per Individual, per Policy Year	\$300 per Individual, per Policy Year
Out of Pocket Maximum	Individual \$2,500, per Policy Year	No Maximum
Hospital Room & Board Expenses	90% of PPO Allowance (PA)	70% Usual & Reasonable (U&R)
Surgery Expenses	90% of PA	70% of U&R
In-Office Physician's Visits	100% of PA \$20 copay per visit	70% of U&R
Laboratory Procedures and Diagnostic X-ray Services	90% of PA	70% of U&R
Emergency Services Expenses	90% of PA \$100 copay per visit (Copay waived if admitted)	90% of U&R \$100 copay per visit (Copay waived if admitted)
Mental Health Disorder & Substance Use Disorder	100% PA \$20 copay (Deductible waived)	70% of U&R (Deductible waived)
Prescription Drugs	Network: 100% PA Subject to: Generic \$15 Copay; Preferred Brand \$30 Copay; Brand \$50 Copay Specialty \$50 Copay	N/A
Preventive Services	100% PA, no cost sharing	70% 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 8/15/19–8/15/20	Spring 2/1/20–8/15/20
Student	\$2,365*	\$1,231

\* Rates include an administrative fee.

\*\* All coverage periods begin and end at 12:01 a.m. local time at the Policyholder's address.

### Serviced by:

Gallagher Student Health & Special Risk  
500 Victory Road • Quincy, MA 02171  
1-888-272-3505  
[www.gallagherstudent.com/Augustana](http://www.gallagherstudent.com/Augustana)

### 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.

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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As Policy Form No. NBH-280 (2018) PPO IL Rev 11-18 et al

19-K1A04 (BHF)