

2019–2020

International Student Health Insurance Plan Union College

Policy No. 2019K1A61

Effective 7/1/19–7/1/20

Health Insurance Benefit Summary

| | NETWORK | NON-NETWORK |
|--|---|---|
| Deductible | \$0 Individual | \$500 Individual |
| Out-of-Pocket Maximum | \$5,000 per Individual | \$5,000 per Individual |
| Inpatient Hospital | 10% Coinsurance | 30% Coinsurance |
| Surgical Services | 10% Coinsurance | 30% Coinsurance |
| Primary Care Office Visits | 0% Coinsurance, \$25 Copay per visit | 30% Coinsurance |
| Laboratory Procedures: Office Outpatient Hospital | 0% Coinsurance, \$25 Copay per visit 10% Coinsurance | 30% Coinsurance 30% Coinsurance |
| Diagnostic Radiology Services Office Outpatient Hospital | 10% Coinsurance, \$25 Copay per visit 10% Coinsurance | 30% Coinsurance 30% Coinsurance |
| Emergency Department (Coinsurance waived if admitted) | 10% Coinsurance | 10% Coinsurance |
| Mental Health & Substance Use Disorder Services | Inpatient: 10% Coinsurance Outpatient: \$25 Copay 10% Coinsurance | Inpatient: 30% Coinsurance Outpatient: 30% Coinsurance |
| Prescription Drugs (30 day supply) | Tier 1: \$10 Copay; not subject to Deductible Tier 2: \$45 Copay; not subject to Deductible Tier 3: \$75 Copay; not subject to Deductible | Tier 1: 30% Coinsurance Tier 2: 30% Coinsurance Tier 3: 30% Coinsurance |
| Preventive Care | 0% Coinsurance, No Cost Sharing | 30% Coinsurance |

*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 7/1/19–7/1/20** |
|-----------------|------------------------|
| Student | \$1,725* |

* The above rates include an administrative fee.

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

Serviced by:

Gallagher Student Health & Special Risk
500 Victory Road
Quincy, MA 02171
1-877-439-1008
www.gallagherstudent.com/union



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.

Administered by:

COMMERCIAL TRAVELERS
LIFE INSURANCE COMPANY

70 Genesee Street
Utica, NY 13502
1.800.756.3702

Product underwritten by
Commercial Travelers Life Insurance Company