

2019–2020

Graduate Student Health Insurance Plan Cambridge College

Policy No. 2019K1A41

Effective 9/1/19–9/1/20

Health Insurance Benefit Summary

	BENEFIT AMOUNT PAYABLE
Deductible	\$500 per Individual per Policy Year
Out of Pocket Expense Limit	\$7,350 per Individual per Policy Year
Hospital Room & Board Expenses	80% of U&R
Surgery Expenses	80% of U&R
Primary Care Visit to Treat an Injury or Illness	100% of U&R \$25 copay per visit
Laboratory Procedures & Diagnostic X-ray Services	90% of U&R
Emergency Services Expenses	80% of U&R \$150 copay (waived if admitted)
Mental Illness Benefit	Paid the same as any other Covered Sickness
Outpatient Prescription Drugs (30 day supply) Prescription must be filled at a participating Optum pharmacy	100% U&R after these Copays: Generic \$20; Preferred Brand \$40; Brand \$60
Preventive Services	100% of U&R, no cost sharing

*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 9/1/19–9/1/20**
Graduate Student	\$3,358*

* The above rates include the cost of administering the plan and 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
1-866-746-8700
www.gallagherstudent.com/cambridge



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
The Guardian Life Insurance Company of America a.k.a. The Guardian or Guardian Life.