

The Affordable Way to Protect Your Most Valuable Asset – Your Health!

Staying healthy is one of the most important things you can do for yourself. When facing a health problem that may come up while you are at college, not getting the care you need due to lack of insurance or high out-of-pocket costs may turn into a roadblock in achieving your academic goals. Student Health Insurance ensures you have coverage for the unexpected, preventive care services, as well as access to the medical services available on-campus, near campus and anywhere that you may live or travel.

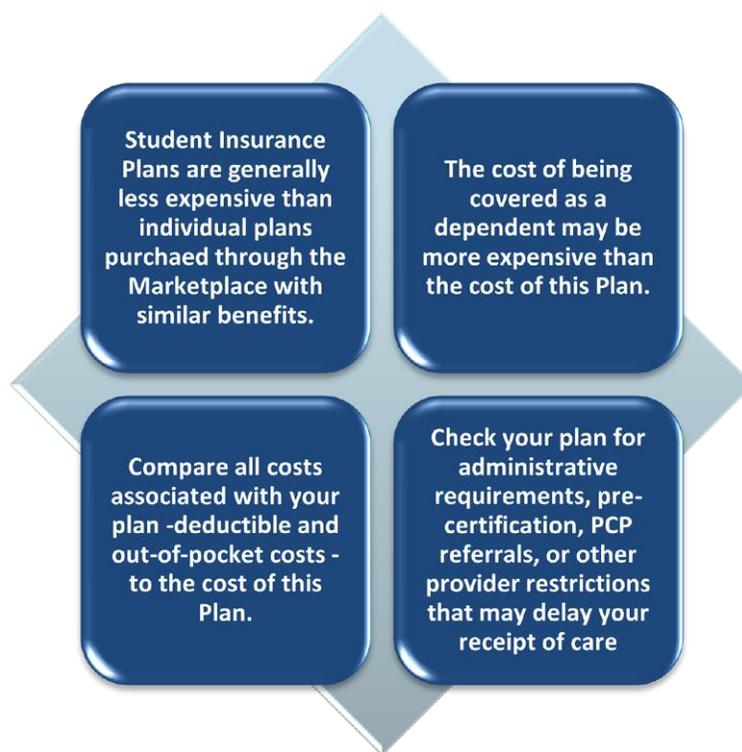
To ensure all students have health insurance coverage, your School has automatically enrolled you in and billed you for this Student Health Insurance Plan.

Need to Make a Decision?

Your Student Health Insurance Plan:

- Coordinates with your on-campus Student Health Services
- Gives you easy access to providers near campus or anywhere you may live or travel
- Offers comprehensive services, including preventive care services
- Includes Worldwide Travel Assistance, Medical Evacuation and Repatriation Coverage
- Gallagher Student Health offers discounts on dental & vision services and wellness programs through Basix Dental and discounts on Vision Services through Eyemed Vision Care
- Is fully compliant with the Affordable Care Act
- Offers access to exceptional service from Gallagher Student’s Customer Service team, ready to assist you

CONSIDER THIS:



Important Dates & Rates

	Annual	Fall Only/First Semester	Spring Semester
Coverage Period	08/01/2015 – 07/31/2016	08/01/2015 – 01/31/2016	02/01/2016 – 08/01/2016
Enrollment Deadline	September 10, 2015	September 10, 2015	January 28, 2016
Student, Through 21*	\$2,118.00	\$1,059.00	\$1,059.00
Student, 22 and Over*	\$2,576.00	\$1,288.00	\$1,288.00

*Student rates include an administrative fee.

To learn more, visit
www.gallagherstudent.com/wheatonil

**2015-2016 Wheaton College - IL
Student Health Insurance Plan
Eligibility Highlights**

The information provided below is used as a general summary of benefits and does not include all the benefits provided under the plan. For a detailed plan description, limitations, exclusions, mandates and Coordination of Benefit provision visit www.gallagherstudent.com/wheatonil.

	In- Network	Out-of-Network
Deductible	\$500 per Person, limit of 3 per Family	\$500 per Person, limit of 3 per Family
Out-of-Pocket Maximum	\$6,600 per Individual	\$8,000 per Individual
Inpatient Hospital Expense	80% of Preferred Allowance	60% of Usual & Customary
Surgery Expense	80% of Preferred Allowance	60% of Usual & Customary
Doctor/Specialist Office Visit	\$30 Copay, then 100% of Preferred Allowance	60% of Usual & Customary
Laboratory, X-rays, and Diagnostic Testing	80% of Preferred Allowance	60% of Usual & Customary
Emergency Room (copay waived if admitted)	\$100 Copay 80% of Preferred Allowance	\$100 Copay 80% of Usual & Customary
Mental Health & Substance Abuse	Same as any other Covered Sickness	
Outpatient Pharmacy Benefits – Prescriptions must be filled at a participating Express-Scripts pharmacy	Tier 1 Generic: \$15 Copay Tier 2 Brand Name: \$35 Copay Tier 3 Non-Brand Name: \$75 Copay	Not covered
Wellness/Preventive Services	100% of Preferred Allowance (Deductibles and Copays do not apply)	60% of Usual & Customary

For additional questions regarding eligibility of benefits, contact the Gallagher Student Health & Special Risk Customer Service Department:

Toll free phone Available Monday-Friday 8:30 am - 7:00pm EST	(877) 241-4649
Email	wheatonilstudent@gallagherstudent.com
Online Plan Information Available 24/7, LiveChat available during business hours	www.gallagherstudent.com/wheatonil
Mailing Address	500 Victory Road Quincy, MA 02171
This plan is subject to benefit limitations and exclusions and is underwritten by:	Companion Life Insurance Company As policy form number BSHP-PPO-POL et al.
Claims are administered by:	Healthsmart Benefit Solutions 1867 West Market Street Akron, OH 44313 akronclaims@healthsmart.com Phone: 1-800-331-1096

To learn more, visit
www.gallagherstudent.com/wheatonil
2015K1A11 – Wheaton College