

Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of the Daemen College Student Health Insurance Plan (SHIP). This SHIP is administered by Consolidated Health Plans, Inc. in partnership with Gallagher Student Health & Special Risk. CHP has contracted with Cigna for the plan's provider network of hospitals, physicians, and other health care providers.

Your ACA-compliant plan includes:

- Coverage while at school and at home
- Comprehensive coverage both for emergency and non-emergency situations
- Access to the Cigna network

Your plan also offers the following value-added services:

- Davis Vision Discount Program
- FrontierMedex Medical Travel Assistance

Daemen College Insurance Requirements

Daemen College students enrolled in 6 or more credits are eligible for and automatically enrolled in the Student Health Insurance Plan unless proof of comparable coverage is provided. **Students are automatically enrolled in the college's insurance plan unless they WAIVE coverage by the waiver deadline of October 15, 2015.** Go to www.gallagherstudent.com/daemen for more information.

2015/2016 Enrollment/Waiver Deadlines

To enroll in or waive off of the Daemen College Student Health Insurance Plan, go to document proof of comparable coverage or to enroll in the Student Injury and Sickness Insurance Plan an online waiver/enrollment form must be completed and submitted by the deadline.

- Go to www.gallagherstudent.com/daemen.
- Click on "Student Waive/Enroll".
- First time users will need to create a unique User Account. Returning students can log in with their existing User Account information.
- Select the Blue I want to WAIVE/Enroll. If waiving insurance, please have your current health insurance ID card ready as you will need this information in order to complete the form.

The deadline to waive/enroll for the annual plan is October 15, 2015. Failure to complete the waiver will result in automatic enrollment and responsibility for the premium (\$2,464).

BENEFIT SUMMARY*		
Benefit Maximum	Unlimited	
	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible, Per Covered Person	\$150	\$300
Out-of-Pocket Maximum	\$6,350 Individual	\$6,350 Individual
Preventive Care	No Deductible, Covered at 100% of PA	60% of U&R, after deductible
Inpatient Hospital Expense	80% of PA, after deductible	60% of U&R, after deductible
Physician's Office Visit	80% of PA after a \$25 copay per visit, after deductible	60% of U&R, after deductible
Emergency Room Expense Copoly is waived if admitted	80% of PA after a \$150 copay per visit, after in-network deductible	80% of U&R after a \$150 copay per visit, after in-network deductible
X-Ray and Laboratory Expenses	80% of PA, after deductible	60% of U&R, after deductible
Prescription Drug Benefits – Cigna Pharmacy	Paid in full after \$20 copay for generics; \$40 copay for brand name; \$60 copay for specialty; no copay for generic contraceptives	50% after \$20 copay for generics; \$40 copay for brand name; \$60 copay for specialty; no copay for generic contraceptives

PA= Preferred Allowance U&R = Usual & Reasonable
 *This summary is provided as a courtesy and is not meant to replace or override the terms and conditions detailed in the certificate of insurance. It is only a partial listing of benefits. Please refer to the certificate of insurance for benefits, eligibility, exclusions, limitations, and for more detailed information.

I need to:	Visit:
Waive off or enroll in the insurance plan	www.gallagherstudent.com/Daemen (888) 272-4950
Learn about:	Consolidated Health Plans 2077 Roosevelt Avenue Springfield, MA 01104 (800) 633-7867 www.chpstudent.com
Find a Provider	Cigna PPO Go to: www.gallagherstudent.com/Daemen and click on "Find a Doctor".
Find a Prescription Drug Provider	Cigna Pharmacy Network Go to: www.gallagherstudent.com/Daemen and click on "Pharmacy Program".

Cost and Period of Coverage			
	Annual* 8/1/15-7/31/16	Spring* 1/1/16-7/31/16	Summer* 5/15/16-7/31/16
Student	\$2,464	\$1,455	\$564

*Plan costs include an administrative fee.