



Daemen College
2016 – 2017
Student Health Insurance Plan
 Underwritten by: Nationwide Life
 Group #: S211815
 Policy #: 302-101-3114

Dear Student,

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

This ACA-compliant plan includes:

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

This Plan is paired with the Cigna Network. Note that the benefits are not insured by Cigna or affiliates.

This plan also offers the following value-added services:

- Vision Discount Program through Davis Vision
- Medical Travel Assistance Services
- 24/7 toll-free nurse hotline

BENEFIT SUMMARY*		
Benefit Maximum	Unlimited	
	IN-NETWORK	OUT-OF- NETWORK
Deductible	\$150	\$300
Out-of-Pocket Limit	\$6,350	
Coinsurance	80%	60%
Preventive Care	No deductible, Covered at 100% of PA	60% of R&C after deductible
Inpatient Hospital Expense	80% of PA after deductible	60% of R&C after deductible
Physician's Office Visit	80% of PA after \$25 copayment per visit, after deductible	60% of R&C after deductible
Emergency Room Expense (copay waived if admitted)	80% of PA after \$150 Copayment per visit, after in-network deductible	80% of R&C after \$150 Copayment per visit, after in-network deductible
X-Ray and Laboratory	80% of PA, after deductible	60% of R&C, after deductible
Prescription Drug Benefits	Paid in full after: \$20 copay for Tier 1 \$40 copay for Tier 2 \$60 copay for Tier 3	50% after: \$20 copay for Tier 1 \$40 copay for Tier 2 \$60 copay for Tier 3
PA= Preferred Allowance R&C = Reasonable & Customary		
*This summary is provided as a courtesy and is not meant to replace or override the terms and conditions detailed in the insurance policy/brochure. Please refer to the policy/brochure to verify medical coverage, eligibility, exclusions, limitations, and for more detailed information.		

Daemen College Insurance Requirements

All Daemen College students enrolled in 6 or more credits are eligible and are automatically enrolled in the Student Health Insurance Plan unless proof of comparable covered is provided. Eligible **Students are automatically enrolled in the Plan unless coverage is WAIVED by the waiver deadline of October 14, 2016.** For more information go to: www.gallagherstudent.com/daemen.

2016/2017 Enrollment/Waiver Deadlines

To enroll in or waive off the Daemen College Student Health Insurance Plan, go to document proof of comparable coverage or to enroll in the Student Health 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 14, 2016.

Failure to complete the waiver will result in automatic enrollment and responsibility for the premium (\$2,458)

I need to:	Visit:
Waive off or enroll in the insurance plan	www.gallagherstudent.com/Daemen (888)272-4950
Learn about: <ul style="list-style-type: none"> • Insurance Benefits • Preferred PPO • Provider Listings • Claims Processing 	Consolidated Health Plans 2077 Roosevelt Avenue Springfield, MA 01104 (800) 633-7867 www.chpstudent.com
Find a PPO Provider 	Consolidated Health Plans www.chpstudent.com Or Cigna www.cigna.com
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* 8/1/16-7/31/17	Spring* 1/1/17-7/31/17	Summer* 5/15/17-7/31/17
Student	\$2,458	\$1,455	\$564
*Rates include an administrative service fee			