

2018-2019

Student Health Insurance Plan Hendrix College

Policy No. 2018N3A03

Effective 8/15/18 - 8/15/19

Health Insurance Benefit Summary



BENEFITS FOR COVERED INJURY/SICKNESS	NETWORK	NON-NETWORK
Deductible (Annual)	\$50	\$50
Out of Pocket Maximum	\$5,000	\$10,000
Coinsurance	100% of PPO Allowance of Covered Medical Expenses until the Insured Person has incurred \$1,000 of Covered Medical Expenses; then 80% PPO Allowance of Covered Medical Expenses.	100% of U&R of Covered Medical Expenses until the Insured Person has incurred \$1,000 of Covered Medical Expenses; then 80% of U&R of Covered Medical Expenses.
Hospital Room & Board Expenses	The Coinsurance Amount Shown Above	
Inpatient Surgery	The Coinsurance Amount Shown Above	
In-Office Physician's Fees	The Coinsurance Amount Shown Above Subject to \$20 Copay	
Laboratory Procedures and Diagnostic X-ray Services	The Coinsurance Amount Shown Above	
Mental and Nervous Disorders & Substance Abuse	Same as any other Covered Sickness	
Prescription Drugs	The Coinsurance Amount Shown Above subject to Generic copay: \$10; Preferred Brand copay: \$20; Brand copay: \$20	
Preventive Services	100% of PPO Allowance, no cost sharing	The Coinsurance Amount Shown Above

*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	8/15/18 - 8/15/19	1/15/19 - 8/15/19
Student Premium*	\$1,782	\$1,035
Enroll/Waiver Deadline	August 10, 2018	January 15, 2019

*Rates include an administrative fee.

Claims Administered by:



Serviced by:

**Niagara National
Student Healthcare Solutions**
5001 Genesee Street
Buffalo, NY 14225
800-444-5530

Consider the Student Health Insurance Plan!

- Fully Affordable Care Act compliant.
- Student Insurance Plans are generally less expensive than individual plans.
- Offers comprehensive major medical services, including preventive care.
- Access to in-network providers near campus and where you may live.
- Compare premiums, deductible and out-of-pocket Maximum with your plan to see the potential savings!
- Visit: www.studentplanscenter.com for more information.

How Do I Waive/Enroll?

Eligible Students who DO NOT WANT to be enrolled in the Student Health Insurance Program must submit an online Waiver Form documenting proof of comparable coverage in another health insurance plan prior to the posted waiver date.

Recognizing that health insurance situations may change, students will be required to provide proof of comparable coverage each academic year in order to waive participation in the Student Health Insurance Program.

Please note: The Company issuing the policy used to waive inclusion in the Student Health Insurance Program must be wholly based in the United States.

Underwritten by:



National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America a.k.a. The Guardian or Guardian Life.