
 The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE:** Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, www.studentplanscenter.com or by calling 1-800-756-3702. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	Network: \$0 Individual Non-Network: \$1000/ Individual Coinsurance and copayments do not count toward the deductible.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay
Are there services covered before you meet your deductible ?	Yes. Preventive care , and Student Health center Services are covered before you meet your deductible	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services
What is the out-of-pocket limit for this plan ?	Network: \$2,000 Non-Network: \$4,000	The out-of-pocket limit is the most you could pay in a year for covered services
What is not included in the out-of-pocket limit ?	Premiums, balance-billed charges, health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit
Will you pay less if you use a network provider ?	Yes. See https://www.cigna.com/hcpdirectory/ or call 1-800-244-6224 for a list of network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No	You can see the specialist you choose without a referral .

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 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$25 <u>Copay</u> / visit	\$25 <u>Copay</u> / visit 40% <u>Coinsurance</u>	One visit per day
	Specialist visit	\$25 <u>Copay</u> / visit	\$25 <u>Copay</u> / visit 40% <u>Coinsurance</u>	One visit per day
	Preventive care/screening/immunization	No Charge	40% <u>Coinsurance</u>	Limited to those services required by the Affordable Care Act.
If you have a test	Diagnostic test (x-ray, blood work)	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	---none---
	Imaging (CT/PET scans, MRIs)	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	---none---
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.studentplanscenter.com	Generic drugs	\$15 <u>Copay</u> / prescription	No Benefit	All prescriptions must be filled at a participating Pharmacy
	Preferred brand drugs	\$30 <u>Copay</u> / prescription	No Benefit	All prescriptions must be filled at a participating Pharmacy
	Non-preferred brand drugs	\$60 <u>Copay</u> / prescription	No Benefit	All prescriptions must be filled at a participating Pharmacy
	Specialty drugs	\$60 <u>Copay</u> / prescription	No Benefit	All prescriptions must be filled at a participating Pharmacy
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	---none---
	Physician/surgeon fees	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Physician: One visit per day. If two or more surgical procedures are performed through the same incision or in immediate succession at the same operative session, We will pay a benefit equal to the benefit payable for the procedure with highest benefit value.
If you need immediate medical attention	Emergency room care	\$100 <u>Copay</u> /visit 20% <u>Coinsurance</u>	\$100 <u>Copay</u> /visit 20% <u>Coinsurance</u>	---none---

	Emergency medical transportation	0% <u>Coinsurance</u>	0% <u>Coinsurance</u>	---none---
	Urgent care	\$35 <u>Copay/visit</u> 20% <u>Coinsurance</u>	\$35 <u>Copay/visit</u> 40% <u>Coinsurance</u>	One visit per day
If you have a hospital stay	Facility fee (e.g., hospital room)	\$250 <u>Copay/visit</u> 20% <u>Coinsurance</u>	\$750 <u>Copay/visit</u> 40% <u>Coinsurance</u>	Precertification required
	Physician/surgeon fees	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Physician: One visit per day. If two or more surgical procedures are performed through the same incision or in immediate succession at the same operative session, We will pay a benefit equal to the benefit payable for the procedure with highest benefit value. Precertification required
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 <u>Copay/ visit</u>	\$25 <u>Copay/ visit</u> 40% <u>Coinsurance</u>	None
	Inpatient services	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Precertification required
If you are pregnant	Office visits	\$25 <u>Copay/ visit</u>	\$25 <u>Copay/ visit</u> 40% <u>Coinsurance</u>	One visit per day
	Childbirth/delivery professional services	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	None
	Childbirth/delivery facility services	20% <u>Coinsurance</u> , \$250 <u>Copay/ confinement</u>	40% <u>Coinsurance</u> , \$750 <u>Copay/confinement</u>	Up to 48 hours for normal vaginal delivery and 96 hours (not including the day of surgery) for a caesarean section delivery.
If you need help recovering or have other special health needs	Home health care	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Up to 28 hours per week
	Rehabilitation services	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	PT-OT-ST limited to 20 visits each per Policy Year; Inpatient: Precertification required
	Habilitation services	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	PT-OT-ST limited to 20 visits each per Policy Year
	Skilled nursing care	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	100 days per Policy Year Precertification required
	Durable medical equipment	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	None
	Hospice services	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	None

If your child needs dental or eye care	Children's eye exam	No Charge	50% <u>Coinsurance</u>	Preventive Only. One exam per Policy Year.
	Children's glasses	No Charge	50% <u>Coinsurance</u>	One pair of prescribed frames and lenses per Policy Year.
	Children's dental check-up	No Charge	50% <u>Coinsurance</u>	Preventive Only. Two exams in a 12 month period.

Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other [excluded services](#).)

- Cosmetic surgery, unless directly resulting from a Covered Accidental Injury
- Long-term care
- Non-Emergency care when traveling outside the U.S.
- Routine foot care
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Acupuncture, by a licensed Acupuncturist
- Bariatric Surgery when Medically Necessary
- Chiropractic care, by a licensed Chiropractor
- Dental care (Adult) Accidental Injury only
- Hearing aids, for Insured Persons under the age of 18, limits apply
- Infertility treatment
- Private-duty nursing
- Routine eye care (Adult), limits apply

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Colorado Division of Insurance, 1560 Broadway Suite 850, Denver, CO 80202 or 1-800-930-7455 or www.dora.state.co.us. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Colorado Division of Insurance, 1560 Broadway Suite 850, Denver, CO 80202 or 1-800-930-7455 or www.dora.state.co.us

Does this plan provide Minimum Essential Coverage? Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#)

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist Copay](#) \$25
- Hospital (facility) [Coinsurance](#) 20%
- Other [Coinsurance](#) 20%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

Total Example Cost	\$12,740
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$25
Coinsurance	\$2,000
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$2,085

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist Copay](#) \$25
- Hospital (facility) [Coinsurance](#) 20%
- Other [Coinsurance](#) 20%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,410
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$900
Coinsurance	\$400
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Joe would pay is	\$1,360

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist Copay](#) \$25
- Hospital (facility) [Coinsurance](#) 20%
- Other [Coinsurance](#) 20%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$1,900
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$200
Coinsurance	\$300
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$500

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

The Student Health Insurance Plan is underwritten by National Guardian Life Insurance Company, NBH-280 (2019) CO . National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, AKA The Guardian or Guardian Life