



2017–2018 | PLAN SNAPSHOT

University of La Verne

Student Health Insurance Plan (SHIP)

Underwritten by: National Guardian Life Insurance Company* as Policy Form NBH-280 (2015) CA NPPO et al.

Welcome to the 2017–2018 Student Health Insurance Plan (SHIP)! Below are brief highlights of plan benefits, as well as important dates and costs of coverage.

For more information, please consult the plan brochure. You can view the brochure and other plan materials at www.4studenthealth.com/ulv. If you have questions about medical benefits or claims, please call Personal Insurance Administrators, Inc., an Ascension company, at **(800) 468-4343**. If you have questions about enrollment, please call Ascension at **(800) 537-1777**.

Referral Requirement

A Student Health Center (SHC) referral is required for non-emergency care within a 50-mile radius from campus, unless SHC is closed or for certain preventive care. Treatment received without a SHC referral may be excluded from coverage. See brochure for further details.

If you receive a referral or the SHC is closed, it is recommended you visit a PPO provider. The PPO for this plan is First Health Network.

PPO Network

The PPO network for this plan is First Health Network. If you receive a referral or the SHC is closed, you may choose any Physician or Hospital; however, using providers that are part of the PPO network may decrease your share of the costs. For a complete listing of the PPO Physicians, Hospitals, or other facilities, visit www.myfirsthealth.com or call **(800) 226-5116**.

Insurance ID Card

You will receive your permanent insurance ID card in the mail after the start of your first semester term of coverage under SHIP. You may also download your insurance ID card at www.4studenthealth.com/ulv. If you go to a Doctor's office, urgent care center, hospital, or pharmacy, you will be asked for your ID card.

Carry your insurance identification card with you at all times.

Rates and Important Dates

Cost of coverage includes the cost of managing the plan. Policy is effective 08/24/2017 to 08/24/2018. **Policy starts and ends at 12:01 a.m. local time at the Policyholder's address.**

Undergraduate Student	Cost of Coverage
Fall 08/24/2017 to 01/31/2018	\$ 444.00
Spring/ Summer 01/31/2018 to 08/24/2018	\$ 444.00
Graduate Student	Cost of Coverage
Fall 08/24/2017 to 01/08/2018	\$ 264.00
Winter 01/08/2018 to 03/19/2018	\$ 264.00
Spring 03/19/2018 to 06/04/2018	\$ 264.00
Summer 06/04/2018 to 08/24/2018	\$ 264.00

Additional Plan Information

Please note the following levels for coinsurance, deductibles, copays, and other costs of this coverage.

For treatment received at the SHC, Covered Expenses incurred will be paid at 100% of usual and reasonable charges and the deductible is waived. Students are required to visit the SHC first before seeking care off campus. Students should visit the SHC for any follow-up care after seeking treatment.

	In-Network Provider	Non-Network Provider
Deductible	No deductible for the first \$500 of expenses paid, then \$250 per policy year thereafter	No deductible for the first \$500 of expenses paid, then \$250 per policy year thereafter
Covered Percentage	70% of PPO Allowance (after deductible, if applicable)	70% of Usual & Reasonable (after deductible, if applicable)
Office Visit Copay	None (covered percentage applies)	None (covered percentage applies)
Urgent Care Copay	None (covered percentage applies)	None (covered percentage applies)
Emergency Room Copay	None (covered percentage applies)	None (covered percentage applies)
Prescription Drugs	Covered at 70% of Usual & Reasonable charges (after deductible, if applicable) [†]	
Out-of-Pocket Maximum	\$6,350 per policy year	\$6,350 per policy year

* National Guardian Life Insurance Company is not affiliated with Guardian Life Insurance Company of America aka The Guardian or Guardian Life.

† You must pay for prescriptions in full at time of pickup, then submit a claim for the portion of charges for which the company is responsible for paying.

This is a brief description of the benefits provided by the plan. Please see the brochure or policy on file at the University for a description of benefits, limitations and provisions of the plan. Subject to Insurance Department approval.

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