



2017–2018 | PLAN SNAPSHOT

University of Redlands

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! Below are brief highlights of plan benefits, as well as important dates and costs of coverage.

All full-time undergraduate students (9 credit hours or more) are eligible on a waiver participation basis. Only graduate assistants in the athletic department (GMIs) are enrolled through the athletic department. All other graduate and part-time students are not eligible to enroll in SHIP.

For more information, please consult the plan brochure. You can view the brochure and other plan materials at www.4studenthealth.com/redlands. If you have questions about benefits or claims, please call Summit America Insurance Services, Inc., an Ascension Company, at **(877) 246-6997**. If you have questions about enrollment, please call Ascension at **(800) 955-1991**.

Undergraduate Referral Requirement

A Student Health Center (SHC) referral is required for undergraduate students to avoid an additional deductible. The deductible will increase to \$500 for non-Emergency outpatient treatment rendered outside of the SHC without an SHC referral. A referral issued by the SHC must accompany the claim when submitted.

PPO Network

If you receive a referral or if the SHC is closed, it is recommended you visit a PPO provider. This plan utilizes the First Health Network. To locate PPO providers, visit www.myfirsthealth.com or call **(800) 226-5116**.

Insurance ID Card

After the start of the term you may download your insurance ID card from www.4studenthealth.com/redlands. You will need to show your ID card when you visit a doctor or hospital. 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 starts and ends at 12:01 a.m.

	Waiver Deadline	Student Rate
Annual 08/17/2017 to 08/17/2018	06/09/2017	\$1,892.00
Fall 08/17/2017 to 01/07/2018	06/09/2017	\$758.00
Spring/Summer 01/07/2018* to 08/17/2018	01/19/2018	\$1,134.00

* First day of class is Monday, 01/08/2018.

For more information, please visit www.4studenthealth.com/redlands.

Additional Plan Information

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

	In-Network	Non-Network
Deductible	\$500 per policy year for In-Network and Non-Network combined \$250 for services rendered at SHC or with an SHC referral.	
Covered Percentage	80% of Preferred Allowance, after deductible	60% of Reasonable & Customary, after deductible
Office Visit Copay	None (covered percentage applies)	
Urgent Care Copay	None (covered percentage applies)	None (covered percentage applies)
Emergency Services Expense	80% of Preferred Allowance, after deductible	80% of Preferred Allowance, after deductible
Prescription Drugs	80% of Reasonable & Customary, after deductible	
Out-of-Pocket Maximum	\$6,350 per policy year	No maximum

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.

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

Policy Number: 2017E4A14

