Oregon College of Art and Craft
2017 – 2018
Student Health Insurance Plan
Underwritten by: National Guardian Life
Group #: ST0888SH
Policy #: 2017I5B25

Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of the Oregon College of Art and Craft Student Health Insurance Plan (SHIP). This SHIP is underwritten by National Guardian Life Insurance Company and administered by Consolidated Health Plans (CHP).

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 also offers the following value-added services. These services are not part of the student health insurance plan underwritten by National Guardian Life Insurance Company:

- Vision Discount Program through Davis Vision
- Medical Travel Assistance Services
- 24/7 Toll Free Nurse Hot Line

HEALTH INSURANCE BENEFIT SUMMARY*

Benefit Maximum	Unlimited	
	NETWORK	**Non-NETWORK**
Annual Deductible	$250	$500
Out-of-Pocket Maximum	$6,600 Individual $13,200 Family	No Maximum
Coinsurance	80% of PA	60% of U&R
Preventive Care	100% of PA No Cost Sharing	60% of U&R
Inpatient Hospital Expense	$150 copay 80% of PA	$150 copay 60% of U&R
Physician's Office Visit	$25 copay per visit, 80% of PA	$25 copay per visit, 60% of U&R
Emergency Room Expense	$250 copay per visit, 80% of PA	$250 copay per visit, 80% of PA
X-Ray and Laboratory	80% of PA	60% of U&R
Prescription Drug Benefits Prescriptions must be filled at a Participating Cigna Pharmacy Network	100% after a: • $15 Copay for Generic; or • $35 Copay for Preferred Brand; or • $50 Copay for Brand	Not Covered
PA= PPO Allowance	**U&R** = Usual & Reasonable	

*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.

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

Oregon College of Art and Craft Insurance Requirements

All students enrolled in six or more credit hours are automatically enrolled in the Oregon College of Art and Craft Student Health Insurance Plan at registration. The insurance can be waived if proof of valid comparable insurance is furnished.

The waiver form can be found at: http://ocac.edu/insurance and must be submitted to the Bursar office.

The deadline to waive coverage is:

- **Fall Plan – September 8, 2017**
- **Spring Plan – January 26, 2018**

Get help with my Insurance Plan:	**Wells Fargo Student Insurance** (800) 853-5899 https://studentinsurance.wellsfargo.com
Learn about: • Insurance Benefits • Preferred Provider Listings • Claims Processing • ID card	**Consolidated Health Plans** 2077 Roosevelt Avenue Springfield, MA 01104 (877) 657-5030 8:00 a.m. to 5:00 p.m. EST www.chpstudent.com
Find a PPO Provider:	**Cigna PPO** www.cigna.com
Find a Prescription Drug Provider:	**Cigna RX** www.cigna.com
Travel Guard:	U.S. or Canada (877) 249-5362 Outside U.S. or Canada (715) 295-9625
24/Hour Nurse Line:	**Ask Mayo Clinic** (844) 886-2896

Cost and Period of Coverage		
	Fall **8/28/17-1/15/18**	**Spring**** **1/15/18-8/26/18**
Student Only	**$783**	**$1,231**
Per Dependent	**$783**	**$1,231**
***Premiums include an Administrative Service Fee**		

Policy Form No: NBH-280 (2014) OR et al

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