Troy University
2015 – 2016
Student Health Insurance Plan

Underwritten by: Nationwide Life Insurance Company
Policy # 302-071-0113
Group #: S212414

Dear Student, Parent, or Guardian:

Consolidated Health Plans, in partnership with Troy University and Nationwide Life Insurance Company, offers a Student Health Insurance Plan (SHIP).

This ACA-compliant plan includes:

- Coverage while at school and at home
- Comprehensive coverage both for emergency and non-emergency situations
- Access to the PHCS PPO network.

This plan also offers the following value-added services:

- Vision Discount Program through Davis Vision
- Medical Travel Assistance Services and Worldwide Medical Coverage while traveling abroad.
- 24/7 toll-free nurse hotline.

BENEFIT SUMMARY*		
Policy Year Maximum	**Unlimited**	
Deductible	$1,000 Individual $2,000 Family	$2,000 Individual $4,000 Family
Insured Percent	70% of PA	50% of R&C
Out-of-Pocket Maximum	$6,500 Individual $13,000 Family	N/a
Preventive/Wellness & Immunization Services	100% of PA (deductible waived)	50% of R&C
Inpatient Hospital Expenses (Requires Pre-certification)	70% of PA	50% of R&C
Physician's Office Visit (Includes Specialists & Consultants)	70% of PA after $30 copay per visit	50% of R&C after $30 copay per visit
Emergency Room Expense (copay waived if admitted)	70% of PA after $300 copay per visit	50% of R&C after $300 copay per visit
Urgent Care Visit	70% of PA after $50 copay per visit	50% of R&C after $50 copay per visit
X-Ray and Laboratory	70% of PA	50% of R&C
Prescription Drug Benefits Prescriptions must be filled at a Participating Catamaran Pharmacy	• $0 copay for generic contraceptives; • $20 copay for other generic drugs; • $30 copay for brand name drugs; or • $60 copay for any non-preferred brand name drugs	Not Covered

PA = Preferred Allowance **R&C** = Reasonable & Customary

*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.

Troy University Insurance Requirements

All students enrolled for a minimum twelve (12) credit hours are eligible to enroll in the Troy University Student Health Plan on a voluntary basis. Insured students who are enrolled may also enroll their eligible dependents. Eligible dependents include the Insured person's spouse and dependent children.

2015/2016 Enrollment Instructions and Deadlines

To enroll yourself or an eligible dependent follow the instructions below:

- Go to www.chpstudent.com
- Select Troy University from the drop down box;
- Click on the "Enroll" tab; and
- Complete all information as directed.

The deadlines to Enroll in the coverage are:

- **Fall/Annual Plan – 9/15/2015**
- **Spring Only and Spring/Summer Plan– 2/1/2016**
- **Summer Only Plan – 6/28/16**

I need to:	Visit:
Enroll in the Insurance Plan	**Servicing Broker:** Parker Waller Insurance LLC 401 Cedar Street Greenville, AL 36037 (334) 382-4604 or (800) 272-4532
Enroll in the insurance Plan	**Consolidated Health Plans** www.chpstudent.com
Learn about: • Insurance Benefits • Preferred Provider Listings • Claims Processing • Request an ID card	**Consolidated Health Plans** 2077 Roosevelt Avenue Springfield, MA 01104 (800) 633-7867 www.chpstudent.com
Find a PPO Provider	**Consolidated Health Plans** www.chpstudent.com or www.phcs.com
Find a Prescription Drug Provider	**Catamaran** www.mycatamaranrx.com

Cost and Period of Coverage			
	Annual **8/15/15-8/14/16**	**Fall** **8/15/15–12/31/15**	**Spring/Summer** **1/1/16-8/14/16**
Student	$1,910	$725	$1,185
Dependent Premiums are in addition to the Students Premium			
Spouse	$1,910	$725	$1,185
Each Child	$1,910	$725	$1,185

Above premiums include and administrative service fee.