



**Michigan
Technological
University**

Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of the Michigan Technological University Student Health Insurance Plan (SHIP). This SHIP is underwritten by Atlanta International Insurance Co. and administered by CHP Student Health.

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 Preferred Provider Organization (PPO) Network

This Plan also offers the following Value Added services. These services are not part of the Student Health Insurance Plan underwritten by Atlanta International Insurance Co.:

- Vision Discount Program through Davis Vision
- Medical Travel Assistance Services
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Michigan Technological University Insurance Requirements


All International Students, supported and unsupported Graduates, and student Athletes are required to participate in the SHIP on a hard waiver basis. All Domestic Undergraduate students may participate in the SHIP on a voluntary basis and can enroll on the studentinsurance.com website.

HEALTH INSURANCE BENEFIT SUMMARY*

BENEFIT	NETWORK	NON-NETWORK
Maximum	Unlimited	
Annual Deductible	\$750 Per Person \$1,500 Family	\$750 Per Person \$1,500 Family
Out-of-Pocket Maximum	\$6,350 Individual \$12,700 Family	No Maximum
Co-Insurance	\$80% of PA	50% of U&R
Preventative Care	100% of PA Deductible Waived	50% of U&R
Inpatient Hospital Expense *Inpatient Pre-cert required	80% of PA	50% of U&R
Physician's Office Visit	80% of PA Deductible Waived	50% of U&R
Emergency Room Expense	80% of PA after \$50 Co-Pay Co-Pay Waived if Admitted	80% of U&R after \$50 Co-Pay Co-Pay Waived if Admitted
X-Ray and Laboratory	80% of PA	50% of U&R
Prescription Drug Benefits Prescriptions should be filled at participating OptumRX Pharmacy	100% of PA for Covered Medical Expenses Co-pays: \$25 Generic \$35 Pref. Brand \$60 Brand	100% of U&R for Covered Medical Expenses Co-pays: \$25 Generic \$35 Pref. Brand \$60 Brand

PA=Preferred 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.

I NEED TO	VISIT																			
Learn About: <ul style="list-style-type: none"> • Insurance Benefits • Provider Listings • Claims Processing • ID Card • Waiver Process 	CHP Student Health www.studentinsurance.com (877) 657-5030																			
Find a PPO Provider 	PHCS PPO www.phcs.com or CHP Student Health www.studentinsurance.com (877) 657-5030																			
Find a Prescription Drug Provider	OptumRX Pharmacy Network www.optumrx.com																			
COST & PERIOD OF COVERAGE																				
	<table border="1"> <thead> <tr> <th>Annual*</th> <th>Fall*</th> <th>Spring*</th> <th>Fall/Spring*</th> <th>Spring/Summer*</th> <th>Summer*</th> </tr> <tr> <th>8/16/17-8/16/18</th> <th>8/16/17-1/16/18</th> <th>1/16/18-5/13/18</th> <th>8/16/17-5/13/18</th> <th>1/16/18-8/16/18</th> <th>5/13/18-8/16/18</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Student Only</td> <td style="text-align: center;">\$2,509</td> <td style="text-align: center;">\$1,052</td> <td style="text-align: center;">\$804</td> <td style="text-align: center;">\$1,856</td> <td style="text-align: center;">\$1,457</td> <td style="text-align: center;">\$653</td> </tr> </tbody> </table>	Annual*	Fall*	Spring*	Fall/Spring*	Spring/Summer*	Summer*	8/16/17-8/16/18	8/16/17-1/16/18	1/16/18-5/13/18	8/16/17-5/13/18	1/16/18-8/16/18	5/13/18-8/16/18	Student Only	\$2,509	\$1,052	\$804	\$1,856	\$1,457	\$653
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Dependent rates are in addition to the student rate *Premiums include an Administrative Service Fee																				

How To Waive Coverage:

- Go to www.studentinsurance.com
- Start by selecting Michigan Technological University from the drop down box
- Next click on the Waiver tab
- Review the Michigan Technological University Online Waiver guidelines
- Click "Continue" and proceed as directed.