Dear Graduate Student:

We are pleased to provide you with this overview of the Marquette University Graduate Assistants Student Health Insurance Plan (SHIP). This SHIP is underwritten by National Guardian Life Insurance Company as policy form NBH-280-(2016)WI et al 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 is paired with the

This Plan also offers the following Value added services. These services are insured by Cigna or affiliates.

24 Hour Nurse Line
Medical Travel Assistance Services

**HEALTH INSURANCE BENEFIT SUMMARY**

<table>
<thead>
<tr>
<th>Maximum</th>
<th>Unlimited</th>
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<tbody>
<tr>
<td>NETWORK</td>
<td>NON-NETWORK</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$250</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$6,350 Individual $12,700 Family</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>80% of PA</td>
</tr>
</tbody>
</table>

**Student Health Center/Infirmary at Marquette University**
100% of U&R Charges

**Preventive Care**
100% of PA (no cost sharing) | 60% of U&R

**Inpatient Hospital Expense**
80% of PA | 60% of U&R

**Physician’s Office Visit**
| Copayment: $40 then 80% of PA | Copayment: $40 then 60% of U&R |

**Emergency Room Expense**
| Copayment: $150 then 80% of PA (copay waived if admitted) | Copayment: $150 then 80% of PA (copay waived if admitted) |
| X-Ray and Laboratory | 80% of PA | 60% of U&R

**Prescription Drug Benefits - Prescriptions should be filled at a Participating Cigna Pharmacy Network**
80% of PA after a:
- $15 Copay for Generic Drugs;
- $35 Copay for Preferred Brand
- $35 Copay for Brand

80% of U&R after a:
- $15 Copay for Generic Drugs;
- $35 Copay for Preferred Brand
- $35 Copay for Brand (paid on a reimbursement basis)

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.

Policy Form NBH-280(2016) WI

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**On Campus Care**

Students are encouraged to use the Marquette University Medical Clinic located at 545 N. 15th Street. The medical clinic is available to students Monday-Wednesday, Friday, 8:30 a.m. to 4:30 p.m.; Thursday, 9:30 a.m. to 4:30 p.m. The Sports Rehab Center is available to treat students and dependents for physical therapy and rehabilitation services. All services provided at the Marquette University Medical Clinic and Sport Rehab Center are not subject to any co-pays and are covered at 100%.

**How do I enroll?**

U.S. Citizens and legal permanent residents must fill out and submit a payroll deduction agreement form to the Graduate School. Form is available at http://www.marquette.edu/grad/health-insurance.php.

Students who wish to purchase dependent coverage may enroll at http://www.marquette.edu/riskunit/riskmanagement/student_health_insurance.shtml

**Option 1** – Complete the online enrollment form and pay by credit card.

**Option 2** – Download and print an enrollment form and return it with a check or money order to:

American Management Advisors, Inc.
333 North Oxford Valley Road, Suite 606
Fairless Hills, PA 19030

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**Visit:**

- Learn about:
  - Insurance Benefits
  - Preferred Provider Listings
  - Claims Processing
  - ID card
  - Waiver process

- Find a PPO Provider:
  - Cigna PPO
    www.cigna.com

- Find a Prescription Drug Provider:
  - Cigna Pharmacy Network
    www.cigna.com

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**Cost and Period of Coverage**

<table>
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<tr>
<th></th>
<th>Annual*</th>
<th>Spring/Summer*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Only</td>
<td>$4,796</td>
<td>$2,786</td>
</tr>
</tbody>
</table>

Dependent rates are in addition to the student rate

*Premiums include an Administrative Service Fee

Underwritten by: National Guardian Life Insurance Company
National Guardian Life Insurance Company is not affiliated with Guardian Life Insurance Company of America, aka The Guardian or Guardian Life.

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Springfield, MA 01104
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