Marquette University International
2017 – 2018
Student and Scholar Health Insurance Plan

Underwritten by: National Guardian Life
Group #: ST0872SH
Policy #: 2017I5B47

Dear Student or Scholar:

We are pleased to provide you with this overview of the Marquette University International Student and Scholar Health Insurance Plan. This plan 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 plan is ACA-compliant.

This Plan is paired with the Cigna Network. Note that the benefits are not insured by Cigna or affiliates.

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:

- 24 Hour Nurse Line
- Medical Travel Assistance Services

HEALTH INSURANCE BENEFIT SUMMARY*

Maximum	Unlimited	
BENEFIT	**IN-NETWORK**	**NON -NETWORK**
Annual Deductible	$250 per person	$250 per person
Out-of-Pocket Maximum	$6,350 Individual $12,700 Family	No Maximum
Coinsurance	100% of PA	80% of U&R
Preventive Care	100% of PA (no cost sharing)	80% of U&R
Student Health Center / Infirmary at Marquette	100% of U&R	
Inpatient Hospital Expense	100% of PA	80% of U&R
Physician's Office Visit	Copayment: $20 Then 100% of PA	80% of U&R
Emergency Room Expense (copay waived if admitted)	Copayment: $50 Then 100% of PA	Copayment: $50 Then 100% of PA
X-Ray and Laboratory	100% of PA	80% of U&R
Prescription Drug Benefits Prescriptions should be filled at a Participating Cigna Pharmacy Network (Non-Network paid on a reimbursement basis)	100% of PA after: • $10 copay for generic drugs • $20 copay for Preferred Brand drugs • $30 copay for Brand drugs	100% of U&R after: • $10 copay for generic drugs • $20 copay for Preferred Brand drugs • $30 copay for Brand drugs
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.**

Marquette University International Student and Scholar Insurance Requirements

Marquette requires all International students and scholars and the J-2 dependents of scholars to enroll in the Student Health Insurance Plan. Specific details regarding benefit coverage can be found at:

http://www.marquette.edu/riskunit/riskmanagement/student_health_insurance.shtml

How to Enroll in Coverage:

International Students and Scholars and the J-2 dependents of scholars are automatically enrolled in the insurance plan by the University. 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/Alive Risk.
333 North Oxford Valley Road, Suite 606
Fairless Hills, PA 19030

I need to find:	**Visit:**
On Campus Care	**Marquette University Medical Clinic** Schroeder Complex Lower Level See hours of operation at the Marquette University Medical Clinic website: http://www.marquette.edu/medical-clinic/
Find a PPO Provider	**Cigna PPO** www.cigna.com
Find a Prescription Drug Provider	**Cigna Pharmacy Network** www.cigna.com
Information regarding Eligibility and Enrollment	American Management Advisors/ Alive Risk 888-533-7654 x.101 Cheryl Werth; or **Consolidated Health Plans** (877) 657-5030 8:00 a.m. to 5:00 p.m. www.chpstudent.com

Cost and Period of Coverage

	Annual* 8/1/17- 7/31/18	Fall* 8/1/17- 12/31/17	Spring/Summer* 1/1/18-7/31/18
Student Only	$1,888	$791	$1,097
Dependent rates are in addition to the student rate			
Per Dependent	$1,888	$791	$1,097
Scholar Only	Please contact the Marquette University Office of International Education for the Scholar 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.

Policy Form NBH-280 (2016) WI

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