



# The Master's University and Seminary 2017 – 2018

## Student Health Insurance Plan

Underwritten by: National Guardian Life

Group #: ST1021SH

Policy #: 201715B71

Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of The Master's University and Seminary 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 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:

- Vision Discount Program through Davis Vision
- 24/7 Toll Free Nurse Hot Line

HEALTH INSURANCE BENEFIT SUMMARY*		
Plan Maximum	Unlimited	
	NETWORK	Non-NETWORK
Annual Deductible	\$250	\$250
Out-of-Pocket Maximum	\$6,600 Individual \$13,200 Family	\$6,600 Individual \$13,200 Family
Coinsurance	80% of PA	60% of U&R
Preventive Services	100% of PA (No Cost Sharing)	60% of U&R \$20 copayment (Deductible Applies)
Inpatient Hospital Expense	80% of PA	60% of U&R
Physician's Office Visit	80% of PA after \$20 copay per visit	60% of U&R after \$20 copay per visit
Emergency Room Expense	80% of PA	80% of PA
X-Ray and Laboratory	80% of PA	60% of U&R
Mental Health and Substance Abuse	80% of PA	60% of U&R
Prescription Drug Benefits, includes injectable drugs. Prescriptions should be filled at a Participating Cigna Network Pharmacy.	100% of U&R Charge for Covered RX Expenses after the following copayment: <ul style="list-style-type: none"> <li>• \$0 Copay for Contraceptives</li> <li>• \$10 Copay for Generic Drugs</li> <li>• \$25 Copay for Preferred Brand</li> <li>• \$50 Copay for Non-Preferred Brand</li> <li>• \$50 Copay for Non-Formulary</li> <li>• Diabetic Drugs included</li> <li>• See Prescription Card</li> </ul>	
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.		

### The Master's University and Seminary Insurance Requirements

All traditional undergraduate students are automatically enrolled in the Student Health Insurance Plan, unless proof of other comparable coverage can be provided.

### How to Waive Coverage:

- Students are required to waive the Student Health Insurance Plan through their online registration portal at the time of registration for classes.
- To enroll your eligible dependents online please visit [www.jcbins.com](http://www.jcbins.com)

I need to:	Visit:
<b>Get help with my Insurance Plan:</b>	<b>JCB Insurance Solutions</b> (661) 320-3036 <a href="http://www.jcbins.com">www.jcbins.com</a>
<b>Learn about:</b> <ul style="list-style-type: none"> <li>• Insurance Benefits</li> <li>• Preferred Provider Listings</li> <li>• Claims Processing</li> <li>• ID card</li> <li>• Waiver process</li> </ul>	<b>Consolidated Health Plans</b> 2077 Roosevelt Avenue Springfield, MA 01104 (877) 647-5030 8:00 a.m. to 5:00 p.m. EST <a href="http://www.chpstudent.com">www.chpstudent.com</a>
<b>Find a PPO Provider:</b> 	<b>Cigna PPO</b> <a href="http://www.cigna.com">www.cigna.com</a>
<b>Find a Prescription Drug Provider:</b>	<b>Cigna Pharmacy Network</b> <a href="http://www.cigna.com">www.cigna.com</a>
<b>Travel Guard:</b>	U.S. or Canada (877) 305-1966 Outside U.S. or Canada (715) 295-9311
<b>24/Hour Nurse Line:</b>	<b>Ask Mayo Clinic</b> (844) 886-2896

Cost and Period of Coverage		
The Plan provides coverage to students for a twelve (12) month period: 12:01 a.m. <b>August 1, 2017</b> to 12:01 a.m. <b>August 1, 2018</b> .		
	Fall**	Spring/Summer**
	8/1/17 - 1/10/18	1/10/18 - 8/1/18
Student Only	\$929	\$1,165
<b>Dependent rates are in addition to the student rate</b>		
Spouse	\$929	\$1,165
Child(ren)	\$929	\$1,165
**Premiums include an Administrative 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(2015)CA NPPO

FlyST1021SH



Accessible, Responsive, Flexible.

(877) 657-5030  
2077 Roosevelt Ave.  
Springfield, MA 01104  
[chpstudent.com](http://chpstudent.com)