



Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of the Morris College 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 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. 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

Morris College Insurance Requirements.

All Students taking 3 or more credit hours are eligible and will be automatically enrolled in Morris College Student Health Insurance Plan and the cost for the insurance coverage will be billed to the student's account each semester unless proof of existing comparable coverage is provided by the waiver deadline.

BENEFIT	NETWORK	Non-NETWORK
Maximum	Unlimited	
Annual Deductible	\$350 Per Person	\$500 Per Person
Out-of-Pocket Maximum	\$6,350 Individual	\$25,000 Individual
Co-Insurance	75% of PA	50% of U&R
Preventative Care	100% of PA	50% of U&R
Inpatient Hospital Expense Precertification applies	75% of PA after \$250 Co-Pay per Admission	50% of U&R after \$500 Co-Pay per Admission
Physician's Office Visit	75% of PA after \$25 Co-Pay	50% of U&R after \$50 Co-Pay
Emergency Room Expense	75% of PA after \$350 Co-Pay	75% of U&R after \$350 Co-Pay
X-Ray and Laboratory	75% of PA after \$25 Co-Pay	50% of U&R after \$50 Co-Pay
Prescription Drug Benefits Prescriptions should be filled at participating CIGNA Pharmacy Network Prescription Drug Deductible \$100 Per Policy Year	80% of PA for Covered Medical Expenses: Co-pays: \$20 Generic \$50 Pref. Brand \$100 Brand \$100 Specialty	80% of U&R for Covered Medical Expenses: Co-pays: \$20 Generic \$50 Pref. Brand \$100 Brand \$100 Specialty
Dental Care Benefit Limited to 1 dental exam every 6 months	Preventive: 100% of U&R Emergency Dental: 50% of U&R Clinical Oral Eval.: 50% of U&R Endodontic/Periodontal Services: 50% of U&R Prosthodontic Services: 50% of U&R Medically Necessary Orthodontic Care-Child Only: 50% of U&R	Preventive: 100% of U&R Emergency Dental: 50% of U&R Clinical Oral Eval.: 50% of U&R Endodontic/Periodontal Services: 50% of U&R Prosthodontic Services: 50% of U&R Medically Necessary Orthodontic Care-Child Only: 50% of U&R

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 	CIGNA PPO www.cigna.com or CHP Student Health www.studentinsurance.com (877) 657-5030
Find a Prescription Drug Provider	CIGNA Pharmacy Network www.cigna.com
COST & PERIOD OF COVERAGE	
	Fall* 8/10/17-1/1/18
	Spring/Summer* 1/1/18-8/10/18
Student Only	\$542.00
	\$543.00
Dependent rates are in addition to the student rate	

How To Waive Coverage:

- Go to <https://www.studentinsurance.com/Schools/Morris>
- Click on Waive- Returning Student or Waive – New Student
- If you are returning, log into your account and select the waiver for the 17-18 Options. This will populate the waiver information