



UNIVERSITY OF SOUTH CAROLINA

Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of the University of South Carolina 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 24/7 Worldwide
- 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.:

- Medical Travel Assistance Services provided by Travel Guard

University of South Carolina Columbia Campus Insurance Requirements

The ACA requires that each individual have minimum essential coverages for Health insurance to avoid a potential penalty.

All incoming freshmen students taking 6 or more credit hours; USC School of Medicine students; graduate students taking 9 or more credit hours; All International and EPI students; and graduate students with assistantships regardless of credit hours are automatically enrolled in the Student Health Insurance Plan, unless proof of other comparable coverage can be provided (see “*Proof of Insurance*” section).


All Upper Classmen: Sophomores, Juniors and Seniors taking 6 or more credit hours are eligible for the student insurance and can enroll by going to www.studentinsurance.com and requesting that the student insurance cost be placed on their tuition bill.

HEALTH INSURANCE BENEFIT SUMMARY*

BENEFIT	STUDENT HEALTH SERVICES	NETWORK	NON-NETWORK
Maximum	Unlimited		
Annual Deductible	None	\$750 Per Person	\$1,500 Per Person
Out-of-Pocket Maximum	\$6,350 Individual \$12,700 Family		\$15,000 Individual \$30,000 Family
Co-Insurance	100% of PA	\$80% of PA	70% of U&R
Preventative Care	100% of PA	100% of PA	70% of PA
Inpatient Hospital Expense (Pre-certification may apply)	Not Applicable	80% of PA	70% of U&R
Physician's Office Visit	100% of PA after \$20 Co-Pay	80% of PA after \$25 Co-Pay	70% of U&R after \$40 Co-Pay
Emergency Room Expense	Not Applicable	80% of PA after \$450 Co-Pay Co-Pay Waived if Admitted	80% of U&R after \$450 Co-Pay Co-Pay Waived if Admitted
X-Ray and Laboratory	100% of PA	80% of PA after \$25 Co-Pay	70% of U&R after \$40
Prescription Drug Benefits Prescriptions should be filled at participating Cigna Pharmacy	80% of U&R after \$10 Co-Pay per Prescription	Deductible per Policy Year \$100, 80% of PA Co-pays: \$20 Generic \$40 Pref. Brand \$100 Brand \$100 Specialty	Deductible per Policy Year \$100, 80% of U&R Co-pays: \$20 Generic \$40 Pref. Brand \$100 Brand \$100 Specialty
Pediatric Dental Care Benefit Limited to 1 dental exam every 6 months	Not Applicable	Preventive: 100% of U&R Emergency Dental: 50% of U&R Clinical Oral Eval: 100% 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: 100% 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
Dental Care Benefit Limited to 1 dental exam every 6 months	Not Applicable	Preventive: 100% of U&R Routine Dental Care: 80% of U&R	Preventive: 100% of U&R Routine Dental Care: 80% of U&R
Vision Care Expense (for Covered Persons age 19 and older)	100% of U&R for covered Medical Expenses Copayment: \$20		

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 	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	
*These rates apply to Columbia Campus only	
	Fall* 8/1/17-1/1/18
	Spring/Summer* 1/2/18-8/1/18
Student Only	\$852
	\$1,168
Dependent rates are in addition to the student rate	
Per Dependent	\$852
	\$1,168
*Premiums include an Administrative Service Fee	

Guidelines
Proof of Insurance:

- **Go to** www.studentinsurance.com/Schools/USC
- **Go to the Enroll/Waive Section.**
- **Review the University of South Carolina Online Waiver guidelines.**
- **Next click on the Waiver tab.**
- **Log into your Online Account or Create a New Account.**
- **In your Online Account, there are two buttons; one for showing proof of insurance and the other to enroll.**
- **Select the correct option and submit online.**
- **You will receive a confirmation email to the email address on record.**
- **Please call 1-877-657-5030 or e-mail USC@studentinsurance.com if you have additional questions.**