



2017–2018 | PLAN SNAPSHOT

Touro University – California

Student Health Insurance Plan (SHIP)

Underwritten by: National Guardian Life Insurance Company* as Policy Form NBH-280 (2015) CA NPPO et al.

Welcome to the 2017–2018 Student Health Insurance Plan (SHIP)! Below are brief highlights of plan benefits, as well as important dates and costs of coverage.

Please see page 2 for rates and important dates.

For more information, please consult the plan brochure. You can view the brochure and other plan materials at www.4studenthealth.com/tuca. If you have questions about medical benefits or claims, please call Personal Insurance Administrators, Inc., at **(877) 358-3727**. If you have questions about enrollment, please call Ascension at **(800) 537-1777**.

Student Health Center

Touro University offers on-campus health services, available to all Touro students. The Touro California Student Health Center (SHC) offers limited services for no or low cost to students. Preventive Immunizations are covered by the insurance at 100% with no copay or deductible. For other services, students must pay up front then submit a claim to be considered for reimbursement by the insurance. Please contact SHC for further details.

1310 Club Drive, Building H-89 Suite 1537 Vallejo, CA 94592 Phone: (707) 638-5220 Email: tuc.studenthealth@tu.edu	Hours: Monday–Thursday, 7:30 a.m. to 5:30 p.m. Friday 8:00 a.m. to 3:00 p.m.
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PPO Network

This plan utilizes the Cigna Network as the Preferred Provider Organization (PPO) for this plan. To locate an in-network provider, visit www.cigna.com. While you are allowed to visit any provider, using an in-network provider will save you money.

Insurance ID Card

Once you are enrolled in the plan, you will receive your permanent insurance ID card in the mail after the start of your first term of coverage under SHIP. Only one permanent ID card will be mailed to you each school year. You can also download your insurance ID card at www.4studenthealth.com/tuca. If you go to a Physician's office, urgent care center, Hospital, or pharmacy, you will be asked for your ID card. **Carry your insurance identification card with you at all times.**

Additional Plan Information

Please note the following levels for coinsurance, deductibles, copays, and other costs of this coverage.

	Cigna Network Provider	Non-Network Provider
Deductible	\$250 per policy year	\$500 per policy year
Covered Percentage	100% of Allowed Charges	60% of Usual & Reasonable
Office Visit Copay	\$20 per visit	\$40 per visit
Urgent Care Copay	\$20 per visit	\$40 per visit
Emergency Room Copay	\$150 per visit (waived if admitted)	\$150 per visit (waived if admitted)
Prescription Drug Copays (Per 30-day supply)	\$20 Generic/ \$35 Preferred Brand/ \$60 Non-Preferred Brand or Non-Formulary	Not covered
Out-of-Pocket Maximum	\$4,000 per policy year	

This is a brief description of the benefits provided by the plan. Please see the brochure or policy on file at the University for a description of benefits, limitations and provisions of the plan. Subject to Insurance Department approval.

* National Guardian Life Insurance Company is not affiliated with Guardian Life Insurance Company of America aka The Guardian or Guardian Life.



Rates and Important Dates

Cost of coverage includes the cost of managing the plan. **Policy starts and ends at 12:01 a.m. local time at the Policyholder's address.**

Program	Term	Dates	Waiver Deadline	Student Rate
COM 2021	Fall	08/01/2017 - 01/01/2018	08/11/2017	\$2,242.50
	Spring	01/01/2018 - 08/01/2018		\$3,139.50
COM 2020	Fall	08/01/2017 - 01/01/2018	05/31/2017	\$2,242.50
	Spring	01/01/2018 - 06/01/2018		\$2,242.50
COM 2019	Fall	06/01/2017 - 01/01/2018	05/31/2017	\$3,139.50
	Spring	01/01/2018 - 06/01/2018		\$2,242.50
COM 2018	Fall	06/01/2017 - 01/01/2018	05/31/2017	\$3,139.50
	Spring	01/01/2018 - 07/01/2018		\$2,691.00
MHS	Fall	08/01/2017 - 01/01/2018	08/11/2017	\$2,242.50
	Spring	01/01/2018 - 06/01/2018		\$2,242.50
PA 2020	Fall	08/01/2017 - 01/01/2018	08/11/2017	\$2,242.50
	Spring	01/01/2018 - 06/01/2018		\$2,242.50
PA 2019	Fall	06/01/2017 - 01/01/2018	05/31/2017	\$3,139.50
	Spring	01/01/2018 - 06/01/2018		\$2,242.50
PA 2018	Fall	06/01/2017 - 01/01/2018	05/31/2017	\$3,139.50
	Spring	01/01/2018 - 07/01/2018		\$2,691.00
Master of Public Health (MPH)	Summer	06/01/2017 - 08/01/2017	05/31/2017	\$ 897.00
	Fall	08/01/2017 - 01/01/2018		\$2,242.50
	Spring	01/01/2018 - 06/01/2018		\$2,242.50
COP 2021	Fall	08/01/2017 - 01/01/2018	08/11/2017	\$2,242.50
	Spring	01/01/2018 - 08/01/2018		\$3,139.50
COP 2020	Fall	08/01/2017 - 01/01/2018	05/31/2017	\$2,242.50
	Spring	01/01/2018 - 08/01/2018		\$3,139.50
COP 2019	Fall	08/01/2017 - 01/01/2018	05/31/2017	\$2,242.50
	Spring	01/01/2018 - 08/01/2018		\$3,139.50
COP 2018	Fall	06/01/2017 - 01/01/2018	05/31/2017	\$3,139.50
	Spring	01/01/2018 - 07/01/2018		\$2,691.00
Master of Pharmaceutical	Fall	08/01/2017 - 01/01/2018	08/11/2017	\$2,242.50
	Spring	01/01/2018 - 06/01/2018		\$2,242.50

For more information, please visit www.4studenthealth.com/tuca.