



2018–2019

PLAN SNAPSHOT

Touro University – California

Student Health Insurance Plan (SHIP)

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

Welcome to the 2018–2019 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 Certificate and other plan materials at www.4studenthealth.com/tuca. If you have questions about medical benefits or claims, please call Relation Insurance Administrators at **(877) 358-3727**. If you have questions about enrollment, please call Relation Insurance Services 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 and 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: tuca.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.

PPO Network

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

Insurance ID Card

You will receive your insurance ID card in the mail after the start of your first term of coverage for the year. If you need to seek medical treatment prior to receiving your ID card in the mail, download your insurance ID card from www.4studenthealth.com/tuca. If you go to the campus health center, 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.

Prescription Drugs

The Pharmacy Benefits Manager for this plan is Express Scripts. To fill a prescription, visit any Express Scripts network pharmacy and pay the copay. Only prescriptions filled at Express Scripts pharmacies are covered.

To locate an Express Scripts pharmacy, visit www.express-scripts.com or call **(800) 447-9638**.

Additional Plan Information

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

| | In-Network | Non-Network |
|---|--|--|
| Deductible | \$250 per Policy Year | \$500 per Policy Year |
| Coinsurance | 100% of PPO Allowance | 60% of Usual & Reasonable |
| Office Visit Copay | \$20 per visit | \$40 per visit |
| Urgent Care Copay | \$20 per visit | \$40 per visit |
| Emergency Service Expenses | \$150 Copay per visit (waived if admitted) | \$150 Copay 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 certificate or Policy on file at your school 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.



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Rates and Important Dates

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

| Program | Term | Dates | Waiver Deadline | Student Rate |
|-----------------------------------|---------|-------------------------|-----------------|--------------|
| COM 2022 | Fall | 08/01/2018 - 01/01/2019 | 07/27/2018 | \$2,097.50 |
| | Spring | 01/01/2019 - 08/01/2019 | | \$2,936.50 |
| COM 2021 | Fall | 08/01/2018 - 01/01/2019 | 07/27/2018 | \$2,097.50 |
| | Spring | 01/01/2019 - 06/01/2019 | | \$2,097.50 |
| COM 2020 | Fall | 06/01/2018 - 01/01/2019 | 06/01/2018 | \$2,936.50 |
| | Spring | 01/01/2019 - 06/01/2019 | | \$2,097.50 |
| COM 2019 | Fall | 06/01/2018 - 01/01/2019 | 06/01/2018 | \$2,936.50 |
| | Spring | 01/01/2019 - 07/01/2019 | | \$2,517.00 |
| MHS | Fall | 08/01/2018 - 01/01/2019 | 07/27/2018 | \$2,097.50 |
| | Spring | 01/01/2019 - 06/01/2019 | | \$2,097.50 |
| PA 2021 | Fall | 08/01/2018 - 01/01/2019 | 07/27/2018 | \$2,097.50 |
| | Spring | 01/01/2019 - 06/01/2019 | | \$2,097.50 |
| PA 2020 | Fall | 06/01/2018 - 01/01/2019 | 06/01/2018 | \$2,936.50 |
| | Spring | 01/01/2019 - 06/01/2019 | | \$2,097.50 |
| PA 2019 | Fall | 06/01/2018 - 01/01/2019 | 06/01/2018 | \$2,936.50 |
| | Spring | 01/01/2019 - 07/01/2019 | | \$2,517.00 |
| Master of Public Health (MPH) | Summer | 06/01/2018 - 08/01/2018 | 06/01/2018 | \$839.00 |
| | Fall* | 08/01/2018 - 01/01/2019 | 07/27/2018 | \$2,097.50 |
| | Spring* | 01/01/2019 - 06/01/2019 | | \$2,097.50 |
| COP 2022 | Fall | 08/01/2018 - 01/01/2019 | 07/27/2018 | \$2,097.50 |
| | Spring | 01/01/2019 - 08/01/2019 | | \$2,936.50 |
| COP 2021 | Fall | 08/01/2018 - 01/01/2019 | 07/27/2018 | \$2,097.50 |
| | Spring | 01/01/2019 - 08/01/2019 | | \$2,936.50 |
| COP 2020 | Fall | 08/01/2018 - 01/01/2019 | 07/27/2018 | \$2,097.50 |
| | Spring | 01/01/2019 - 08/01/2019 | | \$2,936.50 |
| COP 2019 | Fall | 08/01/2018 - 01/01/2019 | 07/27/2018 | \$2,097.50 |
| | Spring | 01/01/2019 - 07/01/2019 | | \$2,517.00 |
| Master of Pharmaceutical Sciences | Fall | 08/01/2018 - 01/01/2019 | 07/27/2018 | \$2,097.50 |
| | Spring | 01/01/2019 - 06/01/2019 | | \$2,097.50 |

* New incoming students

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

National Guardian Life complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

(Arabic)

إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1+ 4343-468 (800).

(Korean)

한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. +1 (800) 468-4343 번으로 전화해 주십시오.

(Chinese-S)

如果您说中文，您可以免费获得语言援助服务。请致电 +1 (800) 468-4343.

(Persian-Farsi)

اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با +1 (800) 468-4343 تماس بگیرید.

(Chinese-T)

如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 +1 (800) 468-4343.

(Polish)

Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer +1 (800) 468-4343.

(French)

Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le +1 (800) 468-4343.

(Portuguese)

Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para +1 (800) 468-4343.

(French Creole-Haitian)

Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele +1 (800) 468-4343.

(Russian)

Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните +1 (800) 468-4343.

(German)

Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer +1 (800) 468-4343.

(Spanish)

Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al +1 (800) 468-4343.

(Italian)

In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero +1 (800) 468-4343.

(Tagalog)

Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa +1 (800) 468-4343.

(Japanese)

日本語を話される場合、無料の言語支援をご利用いただけます。+1 (800) 468-4343 まで、お電話にてご連絡ください。

(Vietnamese)

Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số +1 (800) 468-4343.