



2018-2019

PLAN SNAPSHOT

University of La Verne Student Health Insurance Plan (SHIP)

Insurance underwritten by: National Guardian Life Insurance Company*, Madison, WI, as Policy Form NBH-280 (2015) CA NPP0 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.

For more information, please consult the Plan Certificate and other plan materials at www.4studenthealth.com/ulv. If you have questions about medical benefits or claims, please call Relation Insurance Administrators at **(800) 468-4343**. If you have questions about enrollment, please call Relation Insurance Services at **(800) 537-1777**.

Referral Requirement

A Student Health Center (SHC) referral is required for non-emergency care within a 50-mile radius from campus, unless SHC is closed or for certain preventive care. Treatment received without a SHC referral may be excluded from coverage. See brochure for further details.

The SHC is located at 2147 E Street. If you receive a referral or the SHC is closed, it is recommended you visit a PPO Network provider.

PPO Network

This plan utilizes the First Health Network as the Preferred Provider Organization (PPO). To locate PPO providers, visit www.firsthealthlbp.com or call **(800) 226-5116**. While you are allowed to visit any provider, using an in-network provider will save you money.

Insurance ID Card

You will receive your permanent insurance ID card in the mail after the start of your first semester or term of coverage under SHIP. You may also download your insurance ID card at www.4studenthealth.com/ulv. If you go to the SHC, 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.

Rates and Important Dates

The cost of coverage includes the cost of managing the plan.

Coverage starts and ends at 12:01 a.m. (local time) at the address of the Policyholder.

Semester Students	Cost of Coverage
Fall 08/24/2018 to 01/31/2019	\$ 444.00
Spring/Summer 01/31/2019 to 08/24/2019	\$ 444.00
Term Students	Cost of Coverage
Fall 08/24/2018 to 01/07/2019	\$ 264.00
Winter 01/07/2019 to 03/17/2019	\$ 264.00
Spring 03/17/2019 to 06/02/2019	\$ 264.00
Summer 06/02/2019 to 08/24/2019	\$ 264.00

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

Additional Plan Information

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

For treatment received at the SHC, Covered Expenses incurred will be paid at 100% of Usual & Reasonable Charges and the deductible is waived. Students are required to visit the SHC first before seeking care off campus. Students should visit the SHC for any follow-up care after seeking treatment.

	In-Network	Non-Network
Deductible	No deductible for the first \$500 of expenses paid, then \$250 per Policy Year thereafter	No deductible for the first \$500 of expenses paid, then \$250 per Policy Year thereafter
Coinsurance	70% of PPO Allowance (after deductible, if applicable)	70% of Usual & Reasonable Charges (after deductible, if applicable)
Office Visit Copay	None (coinsurance applies)	None (coinsurance applies)
Urgent Care Copay	None (coinsurance applies)	None (coinsurance applies)
Emergency Services Expenses	70% of PPO Allowance	70% of PPO Allowance
Prescription Drugs (up to \$250 on Coinsurance per 30 day supply)	Covered at 70% of PPO Allowance (after deductible) [†]	Covered at 70% of Usual & Reasonable Charges (after deductible) [†]
Out-of-Pocket Maximum	\$6,350 per Policy Year	\$6,350 per Policy Year

[†] You must pay for prescriptions in full at time of pickup, then submit a claim for the portion of charges for which the Company is responsible for paying.

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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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.