

Marist College 2084 - 2025Student Health Insurance Plan

Anthem Blue Cross Blue Shield Student Advantage

Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of the Marist College Student Health Insurance Plan (SHIP). This SHIP is underwritten by Anthem Blue Cross Blue Shield Student Advantage.

Coverage Includes

Coverage while at school and at home. Comprehensive coverage both for Student Health Insurance Plan on a voluntary basis. emergency and non-emergency situations.

Both Vision and Dental Benefits1 Access to the BCBS network

Annual Cost of Insurance is \$2,650.00 08/01/2024-07/31/2025.

You need to re-enroll every year if you wish to renew coverage prior to August 1, 2024 go to www.mystudentmedical.com. If this step is not taken it may delay your enrollment until the waiver period ends.

HEALTH INSURANCE BENEFIT SUMMARY* Participating Non-Participating **Provider Member Provider Member** Responsibility Responsibility \$100 \$200 **Deductible** Per individual Per individual \$7,900 Individual **Out-of-Pocket Limit** No Maximum Coinsurance 10% Coinsurance 20% Coinsurance 20% Coinsurance **Preventive Care** Covered in full after deductible 10% coinsurance **Inpatient Hospital** 20% coinsurance Preauthorization required after deductible after deductible Physician's Office 10% coinsurance 20% coinsurance Visit after deductible after deductible \$100 copayment \$100 copayment **Emergency Room** 10% coinsurance 10% coinsurance **Expense** after deductible after deductible 10% coinsurance 20% coinsurance **Diagnostic Testing** after deductible after deductible Laboratory 10% coinsurance 20% coinsurance **Procedures** after deductible after deductible 0% Coinsurance **Prescription Drugs** 20% Tier 1: \$15 copay 30-day Supply Coinsurance Tier 2: \$30 copay Prescriptions should after deductible Tier 3: \$30 copay be filled at a Cigna Member submit Pharmacy Network See Prescription Card

*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.

Marist College Insurance Requirements

All full-time undergraduate domestic students are automatically enrolled and charged for the Marist College Student Health Insurance Plan on their Tuition bill. If you have existing medical insurance you will have the opportunity to remove the fee by completing an online

All Graduate and Part-time students are eligible to purchase the

Insured Students who are enrolled in the Student Health Insurance Plan may also enroll their eligible Dependents. Eligible dependents under the plan include the Insured person's spouse and dependent children under age twenty-six (26). Dependent Eligibility expires concurrently with that of the Insured Student.

How to Waive Coverage:

If you have existing medical insurance coverage under another policy (self, parent, spouse, etc.) - you may have the charge for the Marist College Student Health Insurance Plan removed from your tuition bill. Go to: www.mystudentmedical.com.

Please note that to waive the insurance premium, the student must show proof of other health coverage.

The deadline to file a waiver is August 30, 2024

I need to:	Visit:
Waive the Insurance Plan	www.mystudentmedical.com
Enroll in the Insurance Plan	A Uf]ghi7 c``Y[Y`Ghi XYbhi5 WWbibhg ÌIÍËÏÍËHGH€ • čå^} ⊶gāæ) &ãæ†• ^¦çã&^• O{æbãodèå
Learn about: Insurance Benefits Participating PPO Provider Listings Claims Processing ID card	Anthem Blue Cross Blue Shield Student Advantage www.anthem.com 844.412.0752
Find a PPO Provider:	https://www.anthem.com/find-care/
Vision and Dental Benifits	www.mystudentmedical.com

Still Need Help?

Allen J. Flood Co., Inc. 800.734.9326 marist@ajfusa.com

