

BENNINGTON COLLEGE

2016 – 2017 Student Health Insurance Plan

Underwritten by: Nationwide Life Insurance Company

Group #: S210814

Policy #: 302-055-4414

Dear Student,

We are pleased to provide you with this overview of the Bennington College Student Health Insurance Plan. This Plan is underwritten by Nationwide Life Insurance Company and administered by Consolidated Health Plans (CHP).

This ACA-compliant plan includes:

- Coverage while at school and at home
- 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:

- Vision Discount Program through Davis Vision
- Medical Travel Assistance Services
- 24/7 toll-free nurse hotline

HEALTH INSURANCE BENEFIT SUMMARY*		
Maximum Benefit	Unlimited	
	NETWORK	Non-NETWORK
Deductible	\$500	\$1,000
Medical Out-of-Pocket Maximum	\$6,850 Individual \$13,700 Family	No Maximum
Prescription Drug Out-of-Pocket Maximum	\$1,300 individual \$2,600 Family	N/A
Insured Percent	75% of PA	50% of R&C
Preventive Care	100% of PA (deductible waived)	50% of R&C
Inpatient Hospitalization (Requires Pre-certification)	75% of PA after \$150 copayment	50% of R&C after \$150 copayment
Physician's Office Visit	75% of PA after \$40 copayment	50% of R&C after \$40 copayment
Emergency Room Expense (copayment is waived if admitted)	75% of PA after \$150 copayment	75% of PA after \$150 copayment
X-Ray and Laboratory	75% of PA	50% of U&R
Prescription Drug Benefits Prescriptions should be filled at a Participating Cigna Pharmacy Network	100% after a: <ul style="list-style-type: none"> • \$20 Copay for Generic Drugs • \$40 Copay for Brand Drugs • \$60 Copay for Non-Formulary Brand Drugs • \$60 Specialty Drugs 	Not Covered
PA= Preferred Allowance R&C = Reasonable & Customary		
*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.		

Bennington College Insurance Requirements

Bennington College mandates that all eligible full time Undergraduate and Post Baccalaureate students must enroll in the school sponsored Student Health Insurance Plan or certify that they have Other Valid and Collectible Insurance. Students with comparable Insurance who do not wish to supplement their insurance may WAIVE out of the Plan.

Insured Students who are enrolled in the Student Health Insurance Plan may also enroll their eligible Dependents. For more information go to: www.chpstudent.com.

How to Waive or Accept Coverage:

- Go to: <https://consolidatedhealthplan.com/group/298/home>
- Next click on the Waiver or Accept tab;
- Either Click the "I Accept" or "I Decline"; and
- Proceed as directed.

Note: Insurance ID cards cannot be issued until the coverage is accepted. Students who do not accept or waive the coverage will be officially enrolled after the final deadline and the fee will be non-refundable. ID cards will be issued at that time.

Deadline to accept or waive the Student Health Insurance Plan: August 1, 2016

I need to:	Visit:
Learn about: <ul style="list-style-type: none"> • Waiver Process • Dependent Enrollment • Insurance Benefits • Claims Processing • ID card 	Consolidated Health Plans 2077 Roosevelt Avenue Springfield, MA 01104 (800) 633-7867 8:00 a.m. to 5:00 p.m. www.chpstudent.com
Visit Bennington College Student Health Services	(802) 440-4426 healthservices@bennington.edu
Servicing Agent	Wills Insurance Company 116 South Street Bennington, VT 05201 802-442-5424
Find a PPO Provider: 	Cigna PPO www.cigna.com or Consolidated Health Plans www.chpstudent.com
Prescription Drug Providers	Cigna Pharmacy Network www.cigna.com

Cost and Period of Coverage			
	Annual*** 8/15/16- 8/14/17	Fall Only** 8/15/16- 12/31/16	Spring (new students) 2/15/17- 8/14/17
Student	\$2,306	\$878	\$1,144
Spouse / Domestic – Civil Union Partner	\$2,306	\$878	\$1,144
Each Child	\$2,306	\$878	\$1,144
The above Premiums include an Administrative Service Fee			
**Fall Term for Graduating Seniors Only			
***Post Bac Coverage 6/1/16 – 5/31/17			