

Dear Student,

We are pleased to provide you with this overview of Florida A&M University Student Health Insurance Plan (SHIP). This SHIP is underwritten by Atlanta International Insurance Company (AIIC) and administered by CHP Student Health.

This is an ACA-compliant plan that 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. These services are not part of the Student Health Insurance Plan underwritten by AIIC:

- Vision Discount Program through Davis Vision
- Medical Travel Assistance Services

HEALTH INSURANCE BENEFIT SUMMARY*		
	PREFERRED PROVIDER	NON-PREFERRED PROVIDER
Deductible, per individual	\$100	\$200
Out-of-Pocket Maximum	\$6,850 per Individual	No Maximum
Coinsurance	70% of PA	50% of U&R
Preventive Care	100% of PA (Not subject to deductible)	50% of U&R
Inpatient Hospital <i>Pre-certification required</i>	70% of PA	50% of U&R
Physician's Office Visits	\$25 copayment 70% of PA	\$25 copayment 50% of U&R
Emergency Services Expense	\$250 copayment 70% of PA	\$250 copayment 70% of U&R
Urgent Care	\$35 copayment 70% of PA	\$35 copayment 50% of U&R
Laboratory Procedures	70% of PA	50% of U&R
Diagnostic Imaging	70% of PA	50% of U&R
Prescription Drugs <i>Prescriptions should be filled at a Participating Cigna Pharmacy Network</i>	Copayments: \$15 Generic \$30 Preferred Brand \$50 Brand Then 70% of PA <i>See Prescription Card</i>	Copayments: \$15 Generic \$30 Preferred Brand \$50 Brand Then 50% of PA Member reimbursement
PA= Preferred Allowance		U&R = Usual & Reasonable
*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.		

Florida A&M University Insurance Requirements

All full-time undergraduate students taking 9 or more credit hours or full-time graduate students taking 6 or more credit hours are eligible and are automatically enrolled in the FAMU Student Health Insurance Plan unless proof of comparable covered is provided by completing the online waiver. **Please note you must complete a waiver every academic year while you are enrolled at FAMU.**

How to Waive Coverage:

- Go to www.chpstudent.com;
- With the "Find Your School" smart search feature located in the center of the page, start by typing "Florida A&M University";
- Select Florida A&M University and enter.
- From the Florida A&M page you can waive by clicking the blue waive button located in the Waive/Enroll section;
- Follow the on-screen instructions to complete your waiver.
- Once the waiver is submitted, you will receive a Waiver Request Confirmation email. Please retain a copy of this email.
- Your waiver request will stay in a Pending status until proof of valid coverage is verified.

The deadline to waive: September 8, 2017

I need to:	Visit:
Learn about: <ul style="list-style-type: none"> • Insurance Benefits • Preferred PPO Provider Listings • Claims Processing • ID card • Waiver process 	CHP Student Health www.chpstudent.com 1-877-657-5030
Find a PPO Provider:	Cigna PPO www.cigna.com or CHP Student Health www.chpstudent.com
Find a Prescription Drug Provider:	Cigna Pharmacy Network www.cigna.com
Servicing Representative	Health Benefits Concepts Albert C. Belanger 800-463-2317 www.hbcstudent.com

Cost and Period of Coverage				
	Annual 8/15/17 – 8/15/18	Fall 8/15/17- 1/1/18	Spring/ Summer 1/1/18- 8/15/18	Summer (new students) 5/6/18- 8/15/18
Student	\$1,853	\$705	\$1,148	\$513
*Premiums include an Administrative Service Fee				

FlyST0842SH