Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of the University of Connecticut’s Student Health Insurance Plan (SHIP). The SHIP is administered by Consolidated Health Plans, Inc. and has contracted with Cigna for the plan’s preferred provider network of hospitals, physicians, and other health care providers. Students covered by the SHIP also have access to a dental savings program, vision discount program, nurse hotline, and travel assistance program. Details of these additional benefits can be found at [www.chpstudent.com/uconn](http://www.chpstudent.com/uconn).

### UCONN STUDENT HEALTH INSURANCE PLAN

<table>
<thead>
<tr>
<th>Policy Year Maximum Benefit</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible (Per Person) (Waived At UConn-SHS)</td>
<td>$400</td>
<td>$800</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$6,600 Individual</td>
<td>$13,200 Family</td>
</tr>
</tbody>
</table>

- **Preventive/Wellness Care (Deductible Waived)**: 100% of PA / 100% of R&C
- **Inpatient Hospital Expense (Pre-certification requirements apply)**: 90% of PA / 70% of R&C
- **Physician’s/Specialist’s Office Visit (Co-pay waived at UConn-SHS)**: $40 co-pay per visit, then 100% of PA / 70% of R&C
- **Mental Health Office Visit (Co-pay waived at UConn-CMHS)**: $40 co-pay per visit, then 100% of PA / 70% of R&C
- **Emergency Room Expense (Co-pay waived if admitted)**: $150 co-pay per visit, then 100% of PA / $150 co-pay per visit, then 100% of R&C
- **Walk-in Clinic Expense (Co-pay waived at UConn-SHS)**: $40 co-pay per visit, then 100% of PA / 70% of R&C
- **Urgent Care Expense**: $40 co-pay per visit, then 100% of PA / 70% of R&C
- **X-ray and Laboratory Expenses (Deductible waived for laboratory expenses only)**: 90% of PA / 70% of R&C
- **Prescription Drug Benefits Catamaran Pharmacy Network**:
  - PA = Preferred Allowance
  - R&C = Reasonable & Customary
  - $5 co-pay for Generic Drugs
  - $0 co-pay for Generic Contraceptives
  - $40 co-pay for Brand Drugs (Formulary)
  - $60 co-pay for Brand Drugs (Non-Formulary)

*This is only a brief description of the coverage(s) available. The SHIP will contain reductions, limitations, exclusions & termination provisions.*

UConn/Storrs Students should consider Student Health Services (SHS) their first stop. SHS can provide many of the routine health services you need and most often at a reduced out of pocket expense to you. However, ALL students insured by this SHIP may also visit any licensed health care provider for covered services by using the Cigna PPO network.

For a listing of Cigna PPO Network Participating Providers, go to [www.cigna.com](http://www.cigna.com) or contact Consolidated Health Plans at (413) 773-4540, toll-free at (800) 633-7867, or [www.chpstudent.com/uconn](http://www.chpstudent.com/uconn).

### UConn Insurance Requirements

The University of Connecticut requires all full-time students to maintain health insurance coverage. Specific details as to the definition of full-time student, SHIP eligibility for part-time students, coverage, Student Health Services usage and fees, and waiver requirements can be found at [www.shs.uconn.edu/insurance.html](http://www.shs.uconn.edu/insurance.html).

### 2015/2016 Waiver Deadlines

If after review of the SHIP coverage a student wants to formally decline (waive) the CHP/UConn Student Health Plan, an online waiver must be completed. The online Waiver is accessed through the student administration (PeopleSoft) system at: [www.studentadmin.uconn.edu](http://www.studentadmin.uconn.edu). Your UConn NetID and unique password are needed to access the system. The only acceptable form of notification to decline the coverage is via the online waiver. Failure to complete the waiver will result in automatic enrollment and responsibility for the premium ($2947).

The deadlines to waive coverage are:
- Fall/Annual Plan – September 15, 2015
- Spring Term – February 05, 2016

### Cost and Period of Coverage

<table>
<thead>
<tr>
<th></th>
<th>Fall/Annual 8/15/15 – 8/14/16</th>
<th>Spring 1/1/16-8/14/16 (New/Transfer Students Only)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$2,947</td>
<td>$1,864</td>
</tr>
<tr>
<td>Dependent rates are in addition to the student rate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>One Dependent</td>
<td>$2,922</td>
<td>$1,839</td>
</tr>
<tr>
<td>Two Dependents</td>
<td>$5,844</td>
<td>$3,678</td>
</tr>
<tr>
<td>Family (3+)</td>
<td>$8,766</td>
<td>$5,517</td>
</tr>
</tbody>
</table>

Enrollment of dependents and students eligible to enroll, but not a part of automatic enrollment should contact: Bailey Agencies, Inc. 860-446-8255 or 800-321-4449 [http://www.baileyagencies.com/college.html](http://www.baileyagencies.com/college.html)

### Questions? Contact:

Bailey Agencies, Inc.
15 Thames Street, Suite 100,
Groton CT 06340

Phone: 860-446-8255 or Toll free: 800-321-4449

Email: Katie@baileyinbox.com or John@baileyinbox.com