

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.

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.

2016/2017 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.

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 (\$3,340 fall/\$2,114 spring)*

The deadlines to waive coverage are:

- **Fall/Annual Plan – September 15, 2016**
- **Spring Term (New/Transfers Only) – February 05, 2017**

UConn Student Health Insurance Plan		
	NETWORK	Non-NETWORK
Policy Year Maximum Benefit	Unlimited	
Annual Deductible <i>(Waived At UConn-SHS)</i>	\$300 Individual \$900 Family	\$600 Individual \$1,800 Family
Out-of-Pocket Maximum	\$6,850 Individual \$13,700 Family	
Coinsurance	80% of PA	60% of U&R
Preventive/Wellness Care	100% of PA (deductible waived)	60% of U&R
Inpatient Hospital Expense <i>(\$500 copay per admission)</i>	80% of PA	60% of U&R
In Office Physician's Fees <i>(Co-pay waived at UConn-SHS)</i>	\$20 co-pay per visit, then 100% of PA (deductible waived)	60% of U&R
Mental Health Office Visit <i>(Co-pay waived at UConn-CMHS)</i>	\$20 co-pay per visit, then 100% of PA (deductible waived)	60% of U&R
Emergency Room Expense <i>(Deductible Waived)</i> <i>(Co-pay waived if admitted)</i>	\$150 co-pay per visit, then 100% of PA	\$150 co-pay per visit, then 100% of PA
Specialist Fees	\$40 co-pay per visit, then 100% of PA (deductible waived)	60% of U&R
Urgent Care Expense	\$20 co-pay per visit, then 100% of PA (deductible waived)	60% of U&R
X-Ray and Laboratory Expenses <i>(Deductible waived for laboratory expenses only)</i>	80% of PA	60% of U&R
Prescription Drug Benefits Cigna Pharmacy Network	\$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)	
	PA= Preferred Allowance U&R = Usual and Reasonable	

***This is only a brief description of the coverage(s) available. The Benefits Brochure and Policy 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 or contact Consolidated Health Plans at (413) 773-4540, toll-free at (800) 633-7867, or www.chpstudent.com/uconn.

Cost and Period of Coverage		
	Fall/Annual 8/15/16 – 8/14/17	Spring 1/1/17 -8/14/17 (New/Transfer Students Only)
Student*	\$3,340*	\$2,114*
<i>Dependent rates are in addition to the student rate</i>		
1 Dependent	\$3,290	\$2,064
2 Dependents	\$6,580	\$4,128
3 or more Dependents	\$9,870	\$6,192

*Includes Student Admin Fee

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>

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



www.cigna.com

This Plan is paired with the Cigna Network. Note that the benefits are not insured by Cigna or affiliates.

