



2016-2017 University of San Diego - International Student Health Insurance Plan Eligibility Highlights

The Affordable Way to Protect Your Most Valuable Asset – Your Health!

Staying healthy is one of the most important things you can do for yourself. When facing a health problem that may come up while you are at college, not getting the care you need due to lack of insurance or high out-of-pocket costs may turn into a roadblock in achieving your academic goals. Student Health Insurance ensures you have coverage for the unexpected, preventive care services and access to the medical services available on-campus, near campus and anywhere that you may live or travel.

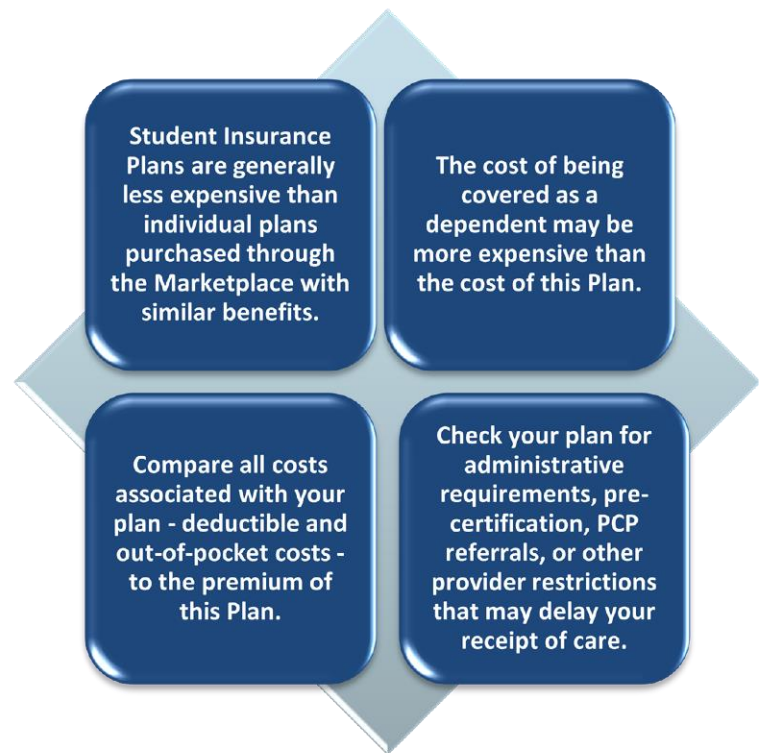
To ensure all students have health insurance coverage, your School has automatically enrolled you in and billed you for this Student Health Insurance Plan.

Need to Make a Decision?

Your Student Health Insurance Plan:

- Gives you easy access to providers near campus or anywhere you may live or travel
- Offers comprehensive services, including preventive care services
- Includes Worldwide Travel Assistance, Medical Evacuation and Repatriation Coverage
- Gallagher Student Health offers wellness programs and discounts on dental through Basix Dental and discounts on vision services through
- Eye Med Vision Care Is fully compliant with the Affordable Care Act
- Offers access to exceptional service from Gallagher Student’s Customer Service team, ready to assist you with your insurance needs and questions

CONSIDER THIS:



Please note that the Office of Foreign Assets Control (OFAC) of the Department of the Treasury will not allow us to cover claims in sanctioned countries

Important Dates & Rates

	Fall Semester	Spring Semester
Coverage Period	08/01/2016 – 01/31/2017	02/01/2017 – 07/31/2017
Enrollment Deadline	09/12/2016	02/06/2017
Student Only	\$1,047.00	\$1,047.00

The University of San Diego Student Health Insurance Plan is underwritten by Aetna Life Insurance Company. Aetna Student HealthSM is the brand name for products and services provided by Aetna Life Insurance Company and its applicable affiliated companies (Aetna).

To learn more, visit

www.gallagherstudent.com/usdint

2016-2017 University of San Diego - Domestic Student Health Insurance Plan Eligibility Highlights

The information provided below is used as a general summary of benefits. For a detailed plan description, limitations, and exclusions, visit www.gallagherstudent.com/usdint.

	In- Network	Out-of-Network
Deductible	\$200 Per Policy Year	\$400 Per Policy Year
Out-of-Pocket Maximum	\$6,350 Per Policy Year	\$12,700 Per Policy Year
Inpatient Hospital Expense	100% of Negotiated Charge (NC)	80% of Reasonable & Customary (R&C)
Surgery Expense	100% of Negotiated Charge	80% of Reasonable & Customary
Doctor/Specialist Office Visit	100% of Negotiated Charge	80% of Reasonable & Customary
Laboratory, X-rays, and Diagnostic Testing	100% of Negotiated Charge	80% of Reasonable & Customary
Emergency Room	\$100 per visit Copay (waived if admitted), 100% of NC	\$100 per visit Deductible (waived if admitted), 100% of RC
Inpatient Mental Health & Substance Abuse	100% of Negotiated Charge	80% of Reasonable & Customary
Outpatient Mental Health & Substance Abuse	100% of Negotiated Charge	80% of Reasonable & Customary
Outpatient Pharmacy Benefits	Tier 1: 100% of NC after \$15 Tier 2: 100% of NC after \$30 Tier 3: 100% of NC after \$50	No Benefits
Wellness/Preventive Services	100% of Negotiated Charge	80% of Reasonable & Customary

For additional questions regarding eligibility of benefits, contact the Gallagher Student Health & Special Risk Customer Service Department:

Toll free phone Monday-Friday 8:30am - 7:00pm EST	1-877-241-4649
Online Plan Information Available 24/7, LiveChat available during business hours	www.gallagherstudent.com/usdint
Mailing Address	500 Victory Road Quincy, MA 02171
This plan is subject to benefit limitations and exclusions and is underwritten by:	Aetna Life Insurance Company
Claims are administered by	Aetna Student Health

PLEASE READ CAREFULLY BEFORE DECIDING WHETHER THIS PLAN IS RIGHT FOR YOU:

- Please read the University of San Diego International brochure when available located at www.gallagherstudent.com/usdint carefully. While this document describes important features of the plan, there may be other specifics of the plan that are important to you and some limit what the plan will pay.
- If you want to look at the full plan description, which is contained in the Master Policy issued to the school, you may view it at www.gallagherstudent.com/usdint when available or contact us at 1-877-241-4649.

For more information on plan exclusions, limitations, and benefit maximums, please refer to the school brochure and Master Policy. This plan pays benefits only for expenses incurred while the coverage is in force and only for the medically necessary treatment of injury or disease. The coverage displayed in this document reflects certain mandate(s) of the state in which the policy was written. However, certain federal laws and regulations could also affect how this coverage pays. Unless otherwise indicated, all benefits and limitations are per covered. This material is for information only. Discount programs provide access to discounted rates and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discounts are subject to change without notice. Discount programs may not be available in all states. Discount programs and travel assistance services may be offered by vendors who are independent contractors and not employees or agents of Aetna. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals. Preferred providers are independent contractors and are neither employees nor agents of Aetna Life Insurance Company and its applicable affiliated companies (Aetna). Policy forms issued in OK include GR-96134.

To learn more, visit

www.gallagherstudent.com/usdint