



Ascension™

Touro University

2017-2018 Student Health Insurance Plan Overview

Health Insurance Basics

- Because the U.S. does not offer free medical care to the general public, and medical care is very expensive, having health insurance is critical.
 - Average doctor's visit cost: \$150 - \$200 per visit
 - Average hospital stay cost(room and board only): \$1,800 - \$2,500 per day
 - Doctor's fees, lab charges, X-rays, surgery, etc. all cost extra \$\$\$
- SHIP is in place to help with the cost of unexpected injuries and illnesses, as well as to help prevent or curb potentially serious conditions that could otherwise keep you from completing your degree. It will cover a certain percentage of the medical costs incurred, but you are ultimately responsible for paying what insurance doesn't cover.
- If you are a full-time student (6 credit hours or more), Touro requires that you have adequate health insurance coverage. You will be automatically enrolled in SHIP unless you provide proof of comparable coverage and submit a waiver by the waiver deadline date.

Your Insurance ID Card

- Once you are enrolled in the plan, you will receive your permanent insurance ID card in the mail after the start of your first term of coverage under SHIP. Insurance ID cards will be mailed to the address provided by Touro.
- Only one permanent ID card will be mailed to you each school year. If you lose your ID card, you can download a replacement at www.4studenthealth.com/tuca or request a replacement from Ascension Client Services by calling (800) 537-1777.
- Carry your insurance ID card with you at all times. If you go to a physician's office, urgent care center, hospital, or pharmacy, you will be asked for your ID card.

Coverage Details

- SHIP benefits include:
 - Unlimited plan benefit (maximum does not apply except where noted in the brochure)
 - \$4,000 out-of-pocket maximum per policy year for PPO / non-PPO combined
 - \$250 deductible when Cigna PPO provider is accessed (waived at the SHC), \$500 deductible for non-PPO
 - 100% of covered charges for PPO, 60% of reasonable and customary expenses for non-PPO
 - \$20 office visit/urgent care co-pay for PPO, \$40 co-pay for non-PPO
 - \$20 prescription drug co-pay for generic / \$35 for single-source brand / \$60 for multi-source brand, Express Scripts pharmacies only – SHIP does not cover Rx out-of-network
 - **Additional benefits can be found in your plan summary and brochure.**

Coverage Details

- SHIP limits coverage for the following:
 - Dental for persons 19 and over: only covered in case of injury/accident
 - Vision for persons 19 and over: one routine eye exam; otherwise only covered in case of injury/accident
 - **Additional exclusions and limitations can be found in your plan summary and brochure.**
- As a reminder, SHIP does not cover everything. Please check with Personal Insurance Administrators (P.I.A.) before you have a procedure to make sure it is covered. Also contact P.I.A. for specific benefit questions.

How to Access Care

- In the event of a life-threatening emergency, go directly to the nearest Emergency Room (ER) or call 911.
- If you access the ER for non-emergencies be prepared for the following:
 - Long wait times: triage is used to decide who is most urgently in need of medical care.
 - Higher Costs: the portion of the charges for which you are responsible (your coinsurance amount) will be higher because ERs typically charge much more than doctor's offices and urgent care centers.
 - \$150 copay for ER visits: this is only waived if you are admitted.
- You will not be covered for ER expenses for minor conditions. That means you will pay out of your own pocket for non-emergency use of the ER.
- If you need to treatment for a severe but non-life-threatening condition and you cannot wait for a scheduled appointment, go to an Urgent Care Center. It will save you time and money.

How to Access Care

- For general medical care, it is highly recommended that you go to the Student Health Center first. They can treat many conditions or refer you to another doctor or specialist, if necessary.
 - The deductible does not apply at the SHC.
 - If the SHC is closed or if it can't provide the treatment you need, you should seek outside medical treatment.
- You are not required to use a PPO provider, but choosing a doctor/hospital that is part of the Cigna PPO network will save you more than going to a non-PPO provider.
- For a complete listing of the PPO Doctor or Hospital facilities, visit www.cigna.com or call (800) 325-1404.
- Always check with the doctor or medical facility directly to confirm that they are still a member of the Cigna network before you receive treatment.

Paying for Health Care

- After your visit, the provider will send a bill to the insurance company for the charges.
- The insurance company will review the provider's statement and determine the payment for each itemized procedure.
- The provider will receive payment from the insurance company and then bill you for any amount not covered by the insurance.
- In some circumstances, such as when using a non-PPO provider, you may be required to pay in full up-front. When this is the case, submit a claim for reimbursement by sending all medical bills, your referral (if applicable), and either a copy of your health insurance ID card or a completed claim form to P.I.A.
- Once the claim is received and processed, P.I.A. will reimburse you for the amount the insurance is responsible for paying. Claims are usually processed in 7-10 business days.

Paying for Health Care

- Claim forms are available at www.4studenthealth.com/tuca. If you have questions about the status of your claim, please call P.I.A. at (877) 358-3727.
- The completed claim, including all hospital and medical bills, must be submitted for payment within 90 days after the date loss occurs, or as soon thereafter as is reasonably possible.
- Always keep a copy of all documents submitted for claims.
- **Again, you are ultimately responsible for any charges not covered by the insurance.**

Filling your Prescriptions

- Prescriptions must be filled at an Express Scripts Network pharmacy or they will not be covered.
- To find an Express Scripts Network pharmacy in your area or to get your prescriptions filled online, please visit www.express-scripts.com.
- Always ask for the generic form of the drug, if available; this will decrease the cost.

Recap

- In an emergency call 911! In all other instances, visit the SHC whenever possible, go to an Urgent Care center, or schedule an appointment with a doctor.
- You don't have to go to a Cigna PPO provider, but you will save money if you do. Once you find a provider, call to schedule an appointment.
- Always go to an Express Scripts pharmacy for prescriptions.
- Always submit a claim after receiving medical treatment outside of the SHC.
- Call P.I.A. if you have claims or benefits questions at (800) 358-3727
- Call Ascension if you have questions regarding eligibility, enrollment, waivers, or plan materials at (800) 537-1777.