

2016-2017
Eastern Washington University-International
Student Health Insurance Plan
 Group Number S213915
 Nationwide Life Policy Number: 302-005-4614

Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of the Eastern Washington University-International Graduate Student Health Insurance Plan (SHIP). This plan is underwritten by Nationwide Life Insurance Company and administered by Consolidated Health Plans, Inc. (CHP) has contracted with PHCS for the plan's provider network of hospitals, physicians, and other health care providers.

Your ACA-compliant plan includes:

- Coverage while at school and at home
- Comprehensive coverage both for emergency and non-emergency situations
- Access to the PHCS/Multiplan PPO network

Eastern Washington University Insurance Requirements

All International students are automatically enrolled in the Eastern Washington University Student Health Insurance Plan at registration. The insurance can be waived if proof of valid comparable insurance is furnished.

2016/2017 Waiver Instructions

To waive the Student Health Insurance Plan, visit: <http://access.ewu.edu/health-and-wellness/health-services/international-student-health-insurance> by the waiver deadlines posted below.

Deadline to Waive Coverage:

- Annual – 09/28/16
- Fall – 09/28/16
- Winter – 01/17/17
- Spring – 04/10/17
- Summer – 06/20/17

BENEFIT SUMMARY*		
Aggregate Benefit Maximum	Unlimited	
	IN-NETWORK	OUT-OF-NETWORK
Out-of-Pocket Maximum	\$4,500 Individual \$9,000 Family	\$9,000 Individual \$18,000 Family
Coinsurance	80% of PA	60% of R&C
Annual Deductible (Per Person)	\$250 Per Year	\$500 Per Year
Preventive Care	No Deductible or Copays, Covered at 100%	60% of R&C
Inpatient Hospital Expense-Precertification Applies	80% of PA	60% of R&C
Physician's Office Visit	80% of PA	60% of R&C
Emergency Room Expense (In-Network Deductible and Out-of-Pocket Maximum apply to Out-of-Network benefits) copay waived if admitted	80% of PA after a \$100 copay per visit	80% of R&C after a \$100 copay per visit
X-Ray and Laboratory Expenses	80% of PA	60% of R&C
Prescription Drug Benefits – Cigna Pharmacy Network <ul style="list-style-type: none"> • \$0 Co-pay for generic contraceptives and wellness prescriptions at participating pharmacies; • Copays apply to 31 day supply; • Plan deductible does not apply to prescriptions 	100% after: \$15 Co-pay for generic drugs; or \$35 Co-pay for any brand name drugs; or \$70 Co-pay for any non-preferred brand name drugs	50% after: \$15 Co-pay for generic drugs; or \$35 Co-pay for any brand name drugs; or \$70 Co-pay for any non-preferred brand name drugs

PA= Preferred Allowance **R&C = Reasonable & Customary**

*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.

I need to:	Visit:
Get Help With My Insurance Plan:	Wells Fargo Student Insurance (800) 853-5899 studentinsurance.wellsfargo.com
Learn about: <ul style="list-style-type: none"> • Insurance Benefits • Preferred Provider Listings • Claims Processing • ID card 	Consolidated Health Plans 2077 Roosevelt Avenue Springfield, MA 01104 (800) 633-7867 www.chpstudent.com
Find a Provider:	PHCS www.phcs.com
Find a Prescription Drug Provider:	Cigna Pharmacy Network www.cigna.com
Health Wellness & Prevention Services:	www.ewu.edu/goodchoices (509) 359-4279
Travel Guard:	U.S. or Canada (877) 305-1966 Outside U.S. or Canada (715) 295-9311
24/Hour Nurse Line:	Nationwide Nurse Hotline (800) 557-0309

Cost and Period of Coverage					
	Annual* 9/17/16- 9/16/17	Fall* 9/17/16- 1/4/17	Winter* 1/05/17- 3/29/17	Spring* 3/30/17- 6/16/17	Summer* 6/17/17- 9/16/17
Student	\$2,518	\$759	\$579	\$545	\$634
Spouse Only	\$2,518	\$759	\$579	\$545	\$634
Per Child Only	\$2,518	\$759	\$579	\$545	\$634

*Premiums include an administrative fee.

Your plan also offers the following value-added services:

- Vision Discount Program
- Medical Travel Assistance
- 24/7 toll-free nurse hotline



Accessible, Responsive, Flexible.

800-633-7867

2077 Roosevelt Avenue
Springfield, MA 01104

www.chpstudent.com