

2019–2020

## Student Health Insurance Plan

# Rose-Hulman Institute of Technology

Policy No. 2019E2A00

Effective 8/25/19 – 8/25/20

## Health Insurance Benefit Summary



	BENEFIT AMOUNT PAYABLE
Deductible	\$0
Out of Pocket Expense Limit	Individual: \$2,500 per Policy Year Family: \$5,000 per Policy Year
Hospital Room & Board Expenses	80% of Usual & Reasonable (U&R)
Surgery Expenses	80% of U&R
In Office Physician's Visits	80% of U&R
Laboratory Procedures and Diagnostic X-ray Services	80% of U&R
Emergency Services Expenses	80% of U&R
Mental Health Disorder Benefit	Paid the same as any other Covered Sickness
Prescription Drugs	80% U&R after these Copays: Generic-\$5; Preferred Brand-\$25; Brand-\$50
Preventive Services	100% of U&R, no cost sharing

\*This summary is provided as a courtesy and is not meant to replace or over-ride the terms and conditions detailed in the insurance Policy or brochure. Please refer to the Policy or brochure to verify medical coverage, eligibility, exclusions, limitations, and for more detailed information.

### Important Dates & Rates

	8/25/19–8/25/20
Student Only	\$1,185.00
Spouse	\$1,185.00
Per Child	\$1,185.00

\*All of the above rates include an administrative service fee.

### Serviced by:



Attn: Student Team  
200 South Wacker Drive, Suite 1000  
Chicago, IL 60606  
888-255-4029

### 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.
- Assistance, Medical Evacuation and Repatriation Coverage.
- Is fully compliant with the Affordable Care Act.

### Consider this:

- Compare all costs associated with your plan, deductible and out-of-pocket to the cost of this Plan.
- Check your plan for administrative requirements, precertification, PCP referrals, or other provider restrictions that may delay your receipt of care.
- Student Insurance Plans are generally less expensive than individual plans purchased through the Marketplace with similar benefits.

### Underwritten and Administered by:



**National Guardian Life Insurance Company**  
Student Insurance Division  
Commercial Travelers Building  
70 Genesee Street • Utica, NY 13502  
1-800-756-3702

Product underwritten by  
National Guardian Life Insurance Company (NGL), Madison, WI.  
National Guardian Life Insurance Company is not affiliated with  
The Guardian Life Insurance Company of America a.k.a. The Guardian or Guardian Life.

As Policy Form No.: NBH-280 (2018) IN

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