

CARLETON COLLEGE STUDENT INSURANCE PROGRAM

Plan Overview

■ Plan Benefits

The following expenses will be paid after the deductible, at 80% of the preferred allowance for Network Providers and 60% of Usual and Reasonable Expenses for Non-Network Providers up to \$75,000 per accident or sickness.

- Physicians Visits
- Outpatient Services including medical emergency, x-rays, lab procedures and miscellaneous tests
- Room and Board
- Hospital Miscellaneous
- Surgery (inpatient and outpatient)
- Travel Assistance

“What should I know about the student insurance program?”

All students attending Carleton College are required to participate in the Insurance Plan unless proof of comparable coverage is furnished.

The Carleton College Student Health Insurance Plan is an excess policy. Claims must be submitted and processed by all other plans the insured may hold before the Carleton Student Plan will process the claim. Explanation of Benefits from the other insurance company(s) must accompany the claim submission

Visit www.CIRStudentHealth.com/Carleton for complete details regarding the student health insurance plan.

Additional plan details are available in the plan brochure at www.CIRStudentHealth.com/Carleton

■ Prescriptions

After a copayment of \$10.00 for generic or \$20.00 for a brand name drug per prescription, the cost of prescription drugs is paid in full, up to a maximum of \$500.00 per condition per year. Prescriptions must be filled at a participating pharmacy. To find a participating pharmacy, visit www.medco.com or call 800-400-0136. Students will be given an insurance ID card to show to the pharmacy as proof of coverage.

■ Deductible

- \$100 deductible per policy year

For information on Preferred One Providers:

Phone: 800-451-9597

Website: www.preferredone.com

What is a deductible?

It is the amount of expenses that must be paid out of pocket before an insurer will cover any expenses. It's what you pay before the insurance starts covering expenses.

CARLETON COLLEGE STUDENT INSURANCE PROGRAM

Plan Overview

Visit www.CIRStudentHealth.com/Carleton

- To view complete information about the plan including claims forms, provider network, replacement cards, and more
- Buy optional insurance coverage for dental, vision, property and more
- Get answers to Frequently Asked Questions
- To contact us with specific questions

Cost

The annual student premium
is \$669.00 for coverage from

August 15, 2011

to

August 15, 2012

**“I have questions,
I’m not sure who to call.”**

Call The Student Insurance
Program administrator.



**Collegiate
Insurance Resources**

1-800-322-9901

www.CIRStudentHealth.com/Carleton

The Student Insurance Program is brought to Carleton College students by:

The Provider: **USI Affinity Collegiate Insurance Resources**

The Underwriter: **BCS Insurance Company**

The Claims Administrator: **Administrative Concepts, Inc.**

Preferred Provider Network: **Preferred One**

The **Student**
Insurance
Program