Plan Overview

Plan Benefits

The following expenses will be paid after the $100 deductible, at 80% of the preferred allowance for Network Providers and 60% of Usual and Reasonable Expenses for Non-Network Providers, deductible waived if services are received at the Student Health and Counseling (SHAC).

Maximum Benefit Per Policy Year: Unlimited

Out-of-Pocket Maximum: $6,350 per individual per policy year / $12,700 per family per policy year. (Out-of-Pocket expense are the deductible, co-payment and coinsurance amounts that the Insured is responsible for).

The plan includes benefits for:
- Physicians Visits
- Outpatient Services including medical emergency, x-rays, lab procedures and miscellaneous outpatient expense
- Room and Board
- Hospital Miscellaneous
- Surgery (inpatient and outpatient)
- Travel Assistance

Preventive Services

Includes preventive services such as screenings, exams and immunizations as specified by the Patient Protection and Affordable Care Act (PPACA). For more information visit http://www.healthcare.gov/preventive-care-benefits/. Paid at 100% of Preferred Allowance for services rendered In-Network, not subject to deductible, copays or coinsurance. Services received Out-of-Network are paid at 60% of Usual and Reasonable Expenses.

Prescriptions

After a copayment of $15.00 for generic, $40.00 for a preferred brand name, or $75.00 for a brand name drug per prescription, the cost of prescription drugs is paid in full. Prescriptions must be filled at a participating pharmacy. To find a participating pharmacy, visit www.mycatamaranrx.com or call 800-248-1062. Students will be given an insurance ID card to show to the pharmacy as proof of coverage.

What is a deductible?

Deductible means the dollar amount of Covered Expenses that must be incurred as an out-of-pocket expense by each Covered Person on a Policy Term basis before benefits are payable under the Policy.
Visit www.CIRStudentHealth.com/Carleton

- To view complete information about the plan including 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 $1,046.00 for coverage from Aug. 15, 2015 to Aug. 15, 2016

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

Call The Student Insurance Program administrator.

USI Affinity Collegiate Insurance Resources

1-800-322-9901

www.CIRStudentHealth.com/Carleton

The Student Insurance Program is brought to Carleton College students by:
The Local Representative: USI Affinity Collegiate Insurance Resources
The Underwriter: Companion Life Insurance Company
As Policy Form Number: BSHP-POL et al.
The Claims Administrator: Commercial Travelers
Preferred Provider Network: Preferred One