Plan Overview*

Plan Benefits

The following expenses will be paid after the $150 deductible, at 80% of the Preferred Allowance for Network Providers and 60% of Usual and Customary 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: $6,600 per individual per policy year / $13,700 per family per policy year.

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, by agreement with On Call International

“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.

Waiver and enrollment must be submitted online by August 15, 2016.

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

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/coverage/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 $20.00 for generic, $40.00 for a preferred brand name, or $60.00 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.optumrx.com or call 800-248-1062. Students will be given an insurance ID card to show to the pharmacy as proof of coverage.

Deductible

- $150 deductible per policy year

For information on First Health Providers:
Phone: 800-226-5116
Website: www.myfirsthealth.com

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.

*This is a brief description of the benefits provided by the plan. Please see the brochure or the policy on file at the college for a description of benefits, limitations and provisions of the plan.
Plan Overview

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 $1,201.00* for coverage from Aug. 15, 2016 to Aug. 15, 2017

*I includes administrative fee

“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: First Health