

# 2018-2019 Student Health Insurance Plan Vermont Law School

Policy No. 2018K1A40

Effective 09/01/2018 – 09/01/2019

## Health Insurance Benefit Summary



	NETWORK	NON-NETWORK
Deductible	\$750 per covered person, per policy year	\$1500 per covered person, per policy year
Out of Pocket Maximum	\$5,550 per Individual/\$11,100 per Family Prescription Drugs: \$1300 Per Individual Per Policy Year	\$7,150 per Individual/\$14,300 per Family
Hospital Room and Board Expense	80% Preferred Allowance (PA)	70% Usual & Reasonable (U&R)
Surgery Expenses	80% of PA	70% of U&R
In Office Physician Visits	80% of PA Physician: \$15 copay per visit Specialist: \$15 copay per visit	70% of U&R Physician: \$15 copay per visit Specialist: \$15 copay per visit
Laboratory, Procedures Diagnostic X-ray service	80% of PA	70% of U&R
Emergency Services Expenses Copay waived if admitted	80% of PA \$100 copay per visit	70% of U&R \$100 copay per visit
Mental Health & Substance Abuse	Paid as any other Sickness	
Prescription Drugs Prescription must be filled at a participating Optum pharmacy	100% PA after these Copays: Generic-\$30; Preferred Brand-\$60; Brand-\$80; \$0 Copay for FDA approved contraceptives required under the ACA	Not Covered
Preventive Services	100% PA, no cost sharing	70% U&R

\*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

COVERAGE PERIOD	ANNUAL 09/01/18 - 09/01/19
Student Only	\$3,224.03*

\*Rate includes an administrative fee.

### Service Representative:

Gallagher Student Health & Special Risk  
500 Victory Road  
Quincy, MA 02171  
1-844-333-1459

[www.gallagherstudent.com/Vermontlaw](http://www.gallagherstudent.com/Vermontlaw)

### Underwritten by:



### Administered by:

**COMMERCIAL TRAVELERS**  
LIFE INSURANCE COMPANY

70 Genesee Street  
Utica, NY 13502  
1.800.756.3702

### 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.

As Policy Form# NBH-280(2018)VT et al

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