

2019–2020

Student Health Insurance Plan Vermont Law School

Policy No. 2019K1A40

Effective 9/1/19–9/1/20

Health Insurance Benefit Summary



	NETWORK	NON-NETWORK
Deductible	\$750 per Individual, per Policy Year	\$1,500 per Individual, per Policy Year
Out of Pocket Maximum	Individual \$5,550, per Policy Year	Individual \$7,150, per Policy Year
Hospital Room & Board Expenses	80% of PPO Allowance (PA)	70% Usual & Reasonable (U&R)
Surgery Expenses	80% of PA	70% of U&R
In-Office Physician's Visits Specialist Visits	80% of PA \$15 copay per visit \$15 copay per visit	70% of U&R \$15 copay per visit \$15 copay per visit
Laboratory Procedures, Diagnostic X-ray Services	80% of PA	70% of U&R
Emergency Services Expenses	80% of PA \$100 copay per visit (Copay waived if admitted)	80% of U&R \$100 copay per visit (Copay waived if admitted)
Mental Health Disorder & Substance Abuse Disorder	Same as any other Covered Sickness	
Prescription Drugs	Network: 100% PA Subject to: Generic \$30 Copay; Preferred Brand \$60 Copay; Brand \$80 Copay	No Benefit
Preventive Services	100% PA, no cost sharing	70% of 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	9/1/19–9/1/20
Student Only	\$3,814

*Rates include an administrative fee.

Serviced by:

Gallagher Student Health & Special Risk
500 Victory Road
Quincy, MA 02171
1-888-313-0415
www.gallagherstudent.com/vermontlaw

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 (2016) VT PPO Rev 2019 et al

Subject to Insurance Department Approval

19-K1A40 (BHF)