

Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of the Le Moyne College Student Health Insurance Plan (SHIP).

This is an ACA-compliant plan that includes:

- Coverage while at school and at home
- Comprehensive coverage both for emergency and non-emergency situations
- Underwritten by Nationwide Life Insurance Company.

Your plan also offers the following value-added services:

- Vision Discount Program
- Medical Travel Assistance offered through Europ Assist
- 24/7 toll-free nurse hotline.

Le Moyne College Insurance Requirements

Le Moyne College requires all full-time students to maintain health insurance coverage. Specific details as to the definition of full-time student, SHIP eligibility for part-time students, coverage, Student Health Services usage and fees, and waiver requirements can be found at www.chpstudent.com.

2015/2016 Waiver/Enrollment Deadlines

To waive or accept/enroll in the Le Moyne College Student Health Insurance Plan, go to www.haylor.com/lemoyne. **The deadline to waive for the annual plan is September 15, 2015 and for the spring term is February 15, 2016. Failure to complete the waiver will result in automatic enrollment and responsibility for the designated premium.**

The deadlines to enroll (Part-Time and Non PA Graduate Students) in the coverage are:

- Fall/Annual Plan – 9/15/2015
- Spring Term – 2/15/2016

BENEFIT SUMMARY*		
Policy Year Maximum	Unlimited	
	IN-NETWORK	OUT-OF-NETWORK
Out-of-Pocket Maximum	\$1,750 Individual \$3,500 Family	\$4,000 Individual \$8,000 Family
Deductible	\$150 Individual \$300 Family	\$300 Individual \$600 Family
Coinsurance	80% of PA	60% of R&C
Preventive Care	100% of PA (deductible waived)	60% of R&C
Office Visits (Includes Specialists / Consultants)	\$20 copay then 80% of PA	\$20 copay then 60% of R&C
Urgent Care Visit	\$20 copay then 80% of PA	\$20 copay then 60% of R&C
Emergency Room Visit (co-pay waived if admitted)	\$20 copay then 80% of PA	\$20 copay then 80% of R&C
Inpatient Hospitalization (Requires Pre-certification)	80% of PA	60% or R&C
X-Ray and Laboratory Expenses	80% of PA	60% of R&C
Prescription Drug Benefits (Should be filled at a Catamaran participating pharmacy).	\$0 copay for generic contraceptives; or \$10 copay for other generic drugs; or \$30 copay for brand name drugs	
Intercollegiate, Intramural and Club Sports	Paid same as any other Injury	
PA= Preferred Allowance	R&C=Reasonable & Customary	

*This summary is provided as a courtesy and is not meant to replace or override the terms and conditions detailed in the insurance policy/brochure. Please refer to the policy/brochure to verify medical coverage, eligibility, exclusions, limitations, and for more detailed information.

Please feel free to contact Haylor, Freyer & Coon, Inc. with any questions you may have on the plan at 866-535-0456 or email student@haylor.com.



I need to:	Visit:
Waive off the Insurance Plan	www.haylor.com/lemoyne
Enroll in the Insurance Plan	www.haylor.com/lemoyne
Learn about: <ul style="list-style-type: none"> • Insurance Benefits • Preferred Provider Listings • Claims Processing • ID Cards 	Consolidated Health Plans 2077 Roosevelt Avenue Springfield, MA 01104 800-633-7867 www.chpstudent.com
Find a Cigna Provider	www.cigna.com (PPO, Choice Plus PPO)
Pre-certification	Consolidated Health Plans 800-633-7867
Find a Participating Pharmacy	Catamaran www.mycatamaran.com

Cost and Period of Coverage		
	Annual* 8/15/15-8/14/16	Spring* 1/1/16-8/14/16
Student	\$1,746	\$1,083
Spouse	\$1,746	\$1,083
Each Child	\$1,746	\$1,083

*Premiums include an administrative service fee.

ONLINE WAIVER PROCESS

To waive the Student Health Plan Insurance for the 2015-2016 Policy Year, please follow the instructions below. Have your current health insurance ID card ready. You will need this information in order to waive the Student Health Insurance Fee.

1. Log on to www.haylor.com/lemoyne.
2. Click on "Waive Health Insurance".
3. This will take you to the CHP site for Le Moyne College. Click on the "Waive" Tab and then click "Continue".
4. Enter your student ID and Date of Birth, click "Continue"
5. Next fill in all of the required information. If any information is missing, your waiver will NOT be accepted.
6. Click on "Submit" and review the information provided for accuracy.
7. If all information is accurate, click the box "I agree that all my information is correct and I confirm that I have chosen to waive coverage."
8. Type your name in the Electronic Signature box.
9. Click on "Submit" to register the Online Waiver Form.
10. When your online Waiver Form is successfully submitted, you will immediately receive a confirmation email. (We highly recommend that you print this for your records.) Your Le Moyne College student account will be appropriately credited.

Note: The credit of the student account is not immediate. Please allow Le Moyne College 7-10 business days to adjust the student account. Should you have any questions or problems with the waiver site, please contact Consolidated Health Plans at 1-800-633-7867. Thank You! Detailed information on Plan costs, eligibility requirements, student health insurance benefits or to find a participating provider can also be found online at: www.chpstudent.com and by selecting **Le Moyne College** from the drop down box. **DEADLINE FOR WAIVER SUBMISSION IS: September 15, 2015**

ONLINE ENROLLMENT PROCESS (Mandatory "Acceptance" Site)

To enroll in the Student Health Plan Insurance for the 2015-2016 Policy Year, please follow the instructions below.

1. Log onto www.haylor.com/lemoyne.
2. Click on "Enroll in Student Health Insurance" and then "Full Time Mandatory Enrollment Acceptance".
3. This will take you to the CHP site for Le Moyne College. Click on the "Enroll" Tab and then click "Continue".
4. Enter your Student ID and Date of Birth then click "Continue".
5. Next fill in all of the required information.
6. Click on "Submit" and review the information provided for accuracy.
7. If all information is accurate, click the box "I agree that all my information is correct and I confirm that I have chosen to enroll." Type your name in the Electronic Signature box.
8. Click on "Submit" to register the Online Form.
9. When your online Enrollment Form is successfully submitted, you will immediately receive a confirmation email. (We highly recommend that you print this for your records.) Your Le Moyne College student account will be appropriately debited. Should you have any questions or problems with the waiver site, please contact Consolidated Health Plans at 1-800-633-7867. Thank You! Detailed information on Plan costs, eligibility requirements, student health insurance benefits or to find a participating provider can be found online at: www.chpstudent.com and by selecting **Le Moyne College** from the drop down box.

ONLINE ENROLLMENT PROCESS (Part-Time and Non PA Grad Student Voluntary Enrollment Site)

To enroll in the Student Health Plan Insurance for the 2015-2016 Policy Year, please follow the instructions below.

1. Log onto www.haylor.com/lemoyne.
2. Click on "Enroll in Student Health Insurance" and then "Non-PA Graduate Students/Part-Time Students/Dependents".
3. This will take you to the CHP site for Le Moyne College.
4. Click on the "Enroll" Tab and then click "Continue".
5. Next fill in all of the required information.
6. If all information is accurate, type your name in the Electronic Signature box and click on "Continue".
7. Next review your selections for accuracy and click "Submit".
8. Next enter your credit card payment information and then click "Checkout".
9. When your online Enrollment Form is successfully submitted, you will immediately receive a confirmation email. (We highly recommend that you print this for your records).

Should you have any questions or problems with the waiver site, please contact Consolidated Health Plans at 1-800-633-7867. Thank You!