

2018-2019 Student Health Insurance Plan Middlebury College

Policy No. 2018K1A09 Effective
8/15/2018 – 8/15/2019

Health Insurance Benefit Summary

	NETWORK	NON-NETWORK
Deductible	\$0 Per Covered Person per policy year	
Annual Out of Pocket Expense Limit	Network: \$5,550 Per Covered Person Non-Network: \$6,850 Per Covered Person	
Inpatient Hospital Expense	90% PPO Allowance (PA)	90% Usual & Reasonable (U&R)
Surgery Expense	90% PA	90% U&R
In- Office Physician's Visit	90% PA	90% U&R
Laboratory Procedures and Diagnostic X-ray Services	90% PA	90% U&R
Emergency Services Expense	90% PA	90% PA
Mental Health & Substance Abuse	Same as any other Covered Sickness	
Prescription Drugs	100% PA Subject to: Generic-\$10 Copay; Preferred Brand-\$20 Copay Deductible Waived	90% U&R
Wellness/Preventive Services	100% PA, no cost sharing	90% 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 08/15/18 - 08/15/19
Student Only	\$2,449.00*

*Rate includes an administrative fee.

Service Representative:

Gallagher Student Health &
Special Risk
500 Victory Road
Quincy, MA 02171
1-800-430-0697

www.gallagherstudent.com/Middlebury

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 No. NBH-280(2016)VT PPO rev 2018

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