



Middlebury Institute of International Studies at Monterey

2017-2018 Student Health Insurance Plan (SHIP) Summary

- ✓ QUALITY PPO COVERAGE THAT IS ACA COMPLIANT
- ✓ ACCESS TO THE ANTHEM BLUE CROSS BROAD PROVIDER NETWORK
- ✓ COVERAGE WHILE YOU ARE AT SCHOOL, HOME AND TRAVELING ABROAD
- ✓ EMERGENCY TRAVEL SERVICES
- ✓ ACCESS TO A 24 HOUR NURSE ADVICE LINE
- ✓ DISCOUNTS ON VISION, FITNESS AND MORE

Who Can Enroll?

Due to the experiential nature of our academic programs and for your personal health and wellbeing, we require all students who are enrolled in six (6) or more credit hours for Fall or Spring and four (4) or more credit hours for Summer semesters to be insured. *Students must either enroll in or waive out of our student health insurance plan each semester.* This step is **required** each semester unless enrolled in or waived out of the **annual** term option.

How to Enroll or Waive

If you are choosing to waive out of the Student Health Insurance Plan because you have your own private health insurance, then you must submit an approved online waiver by the first day of classes. Go to www.jcbins.com to waive. You will need to know the name of your insurance company, medical ID number, date of birth and MIIS student ID.

If your health insurance is terminated, you are required to enroll in the MIIS plan or find a new private insurance and submit another waiver. You may be required to provide, upon request, any coverage documents and/or other records regarding your alternate insurance policy.

Plan Costs and Coverage Periods

US and International Students

Terms	Annual	Fall	Spring/Summer 1 (New Students)	Spring/Summer 2 (Returning Students)	Spring	Summer
Effective Date	8/25/2017	8/25/2017	1/1/2018	1/26/2018	1/26/2018	6/1/2018
Expiration Date	8/25/2018	1/26/2018	8/25/2018	8/25/2018	6/1/2018	8/25/2018
Enrollment Deadline	10/10/2017	10/10/2017	2/15/2018	3/10/2018	3/10/2018	7/15/2018
Student Rate	\$3,836.42	\$1,610.93	\$2,495.12	\$2,229.40	\$1,334.59	\$895.81
J Visa Spouse *	\$8,272.74	\$3,472.66	\$5,380.17	\$4,806.22	\$2,875.75	\$1,931.47
J Visa Per Child *	\$4,792.52	\$2,012.17	\$3,116.89	\$2,784.75	\$1,666.74	\$1,119.01

**DEPENDENT (SPOUSE/CHILD) COVERAGE AVAILABLE FOR J VISA HOLDERS ONLY – PREMIUM IS IN ADDITION TO STUDENT*

Contacts

For additional information contact one of the resources below:

Office of Student Services: student.services@miis.edu or 831-647-4128 or visit go.miis.edu/insurance.

Anthem Blue Cross Life and Health Insurance Company: 800-888-2108 www.anthem.com/ca

24 Hour Nurse Advice Line: 800-977-0027

Emergency Travel Assistance Services: 888-226-9488 or 603-328-1343

Enrollment and Waiver Assistance: 831-718-9510 or www.jcbins.com

Benefit Highlights

When using Non-PPO and Other Health Care Providers, insured persons are responsible for any difference between the covered expense & actual charges, as well as any deductibles & percentage copay

Benefit year deductible for all medical providers \$300/insured person; \$750/family

Benefit year deductible for pediatric dental \$60/insured person; \$120/family

Deductible for emergency room services \$250/visit *(waived if admitted directly from ER)*

Annual Out-of-Pocket Maximums

For all medical providers \$7,150/insured person; \$10,700/family

The following do not apply to out-of-pocket maximums: percentage copays for non-covered expense. After an insured person reaches the out-of-pocket maximum, the insured person no longer pays copays, coinsurance or pharmacy copays for the remainder of the year. However, insured person remains responsible for non-PPO providers & other health care providers, costs in excess of the covered expense.

Benefit Year Maximum Unlimited

Physician Medical Services

Office & home visits	\$40/visit <i>(deductible waived)</i>	50%
Surgeon & surgical assistant; anesthesiologist or anesthesiologist	20%	50%

Preventive Care Services

Preventive Care Services including, physical exams, preventive	No copay	50%
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Emergency Care

Emergency room services & supplies <i>(\$250 deductible waived if admitted)</i>	20%	20%
Inpatient hospital services & supplies	20%	20%
Physician services	20%	20%

Urgent Care	\$40/visit <i>(deductible waived)</i>	50%
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Prescription Drug Coverage

Tier 1 — typically generic	\$20 copayment	50% per prescription up to \$250 max (retail only)
Tier 2 — typically preferred/brand	\$40 copayment	
Tier 3 — typically nonpreferred/specialty drugs	\$80 copayment	
Tier 4 — typically specialty drugs	20% up to \$150 max	

DISCLAIMER: This summary is provided as a courtesy to Middlebury Institute students and is not meant to replace or override the terms and conditions detailed in the insurance policy brochure. Please refer to the policy brochure for more detailed information and contact Anthem Blue Cross to verify medical coverage and eligibility for benefits.