



# Middlebury Institute of International Studies at Monterey

## 2018-2019 STUDENT HEALTH INSURANCE PLAN (SHIP) SUMMARY

**This is a medical plan only and does not include dental or vision insurance.** Below are highlights of the plan benefits, as well as, important dates and costs of coverage. Please refer to the policy brochure for more detailed information and contact Anthem of CA. to verify medical coverage and eligibility for benefits at 800-888-2108.

### WHO IS ELIGIBLE

Due to the experiential nature of MIIS academic programs and for your personal health and wellbeing, MIIS requires 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 and must directly enroll at [www.jcbins.com](http://www.jcbins.com) before registering for classes. 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.

Coverage for dependents (spouse/children) is voluntary and available ONLY TO J-1 VISA Holders.

### WAIVER PROCESS

Waivers may only be granted to people already insured under equivalent plans.

Students may waive the MIIS Sponsored plan with alternate coverage if an approved waiver has been submitted, by the first day of classes. Go to [www.jcbins.com](http://www.jcbins.com) to waive. You will need to know the name of your insurance company, Medical ID number and Date of Birth.

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 & COVERAGE PERIODS

This is a medical plan only and does not include dental or vision.

Dependent (Spouse/Child) Coverage Available for J-1 Visa Holders ONLY – premium is in addition to student

	Annual Returning	Annual New	Fall Returning	Fall New	Spring/Summer Returning	Spring/Summer New	Spring	Summer
Effective	8/25/2018	8/20/2018	8/25/2018	8/20/2018	1/26/2019	1/1/2019	1/26/2019	6/1/2019
Expiration	8/25/2019	8/25/2019	1/26/2019	1/26/2019	8/25/2019	8/25/2019	6/1/2019	8/25/2019
Enroll/Waive Deadline	10/10/2018	10/10/2018	10/10/2018	10/10/2018	3/10/2019	2/15/2019	3/10/2019	7/15/2019
Student Rate	\$5,132.00	\$5,202.00	\$2,152.00	\$2,224.00	\$2,980.00	\$3,336.00	\$1,784.00	\$1,198.00
J Visa Spouse	\$11,071.00	\$11,222.00	\$4,644.00	\$4,796.00	\$6,429.00	\$7,197.00	\$3,846.00	\$2,584.00
J Visa Child	\$6,412.00	\$6,500.00	\$2,690.00	\$2,778.00	\$3,724.00	\$4,169.00	\$2,229.00	\$1,497.00

*The cost of coverage includes insurance premium and fees payable to JCB Insurance Solutions On Call International.*

## BENEFIT HIGHLIGHTS

Please refer to the policy brochure for more detailed information.

	PPO Provider	Out-of-Network Provider
Deductible	\$500	\$500
Percentage you pay	30%	70% Usual & Customary Charges
Office Visit Copay	\$40 Copay	70% Usual & Customary Charges
Urgent Care Copay	\$40 Copay	70% Usual & Customary Charges
Emergency Room Copay	\$250 copay per admission, then 30%	\$250 copay per admission, then 30%
Prescription Drugs	Tier 1: \$25 Copay Tier 2: \$50 Copay Tier 3: \$100 Copay	Tier 1: \$25 Copay, then 50% - \$250 Max Tier 2: \$50 Copay, then 50% - \$250 Max Tier 3: \$100 Copay, then 50% - \$250 Max
Medical Out of Pocket Maximum	\$7,150	\$7,150

## IMPORTANT CONTACTS

### MIIS Office of Student Services

[go.miis.edu/insurance](http://go.miis.edu/insurance)

student.services@miis.edu or (831) 647-4128

### Enrollment and Waivers

[www.jcbins.com](http://www.jcbins.com) or (831) 718-9510

### PPO Network, Benefits and Claims

Find doctors/hospitals or inquire about benefits & claims status

[www.anthem.com/ca](http://www.anthem.com/ca) or 800-888-2108

### 24 Hour Nurse Advice Line

(800) 977-0027

### Emergency Travel Assistance Services

For travel or safety related problems or crisis

(888) 226-9488 or mail@oncallinternational.com



*This guide is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. If any discrepancy exists between this pamphlet and the Policy, the Master Policy will govern and control the payment of Benefits. For a list of exclusions and limitations, please refer to your plan benefits. If you have additional questions, please contact the phone number on the back of your identification card.*

JCB Insurance Solutions is committed to safeguarding the privacy and accuracy of your personally identifiable information. Our Privacy Policy is designed to advise you how we collect, use, and protect the personal information you provide. You can find a detailed copy of our Privacy Policy by visiting [www.jcbins.com](http://www.jcbins.com). **John C. Breckenridge Insurance Solutions, Inc. CA Lic# 0L32982 [www.jcbins.com](http://www.jcbins.com)**