

The Alma College Student Health Insurance Plan

Plan Overview*

n Plan Benefits

Your Affordable Care Act compliant plan is payable after the \$150.00 deductible, at 80% of the PPO Allowance for Network Providers and 50% of Usual and Reasonable Charges for Non-Network Providers. The deductible is waived if a Insured Student first uses the Wilcox Medical Center on the campus of Alma College or the Mid Michigan Urgent Care in Alma when the Wilcox Medical Center is closed.

Maximum Benefit Per Policy Year: Unlimited

Out-of-Pocket Maximum: \$6,850 per individual per policy year / \$13,700 per family per policy year.

(Out-of-Pocket expense are the deductible, copayment and coinsurance amounts that the Insured Student is responsible for).

The plan includes benefits for:

- 1 Physicians Visits
- 1 Outpatient Services, including: Medical Emergency, X-Rays, Lab Procedures and Miscellaneous Outpatient Expenses
- 1 Hospital Room and Board, and Miscellaneous Hospital Expenses
- 1 Hospital Miscellaneous
- 1 Surgery (Inpatient and Outpatient)
- 1 \$500 Intercollegiate or Club Sports Injury Benefit
- 1 24-hour Nurse Helpline 1-855-226-7915 by agreement with On Call International
- 1 Services rendered at the Wilcox Medical Center are 100% covered up to \$500 per academic year!

"What should I know about the Alma College Student Health Insurance Plan?"

All full-time students attending Alma College will be covered by the Alma College Student Health Insurance Plan, unless proof of comparable coverage is provided.

Students who do not provide proof of comparable coverage will be automatically enrolled in the Alma College Student Health Insurance Plan.

Enroll or waive online at:

www.studentinsurance.com/Client/1461

Just select Alma College in the drop-down box!



n Prescriptions

After a copayment of **\$20.00** for generic, **\$40.00** for a brand name drug per prescription, the cost of prescription drugs is paid in full. Prescriptions must be filled at a participating pharmacy. To find a participating pharmacy, visit:

www.wellfleetrx.com.

Students will be given an insurance ID card to show to the pharmacy as proof of coverage.

n Preventive Services

Includes preventive services such as screenings, exams and immunizations as specified by the Patient Protection and Affordable Care Act (PPACA). For more information visit **<http://www.healthcare.gov/coverage/preventive-care-benefits/>**. Paid at 100% of Preferred Allowance for services rendered In-Network, not subject to deductible, copays or coinsurance. Services received Out-of-Network are paid at 50% of Usual and Reasonable Charges. Deductible does not apply when covered preventive services are received at the Student Health Center.

*This Plan Overview is a brief description of the school sponsored Student Health Insurance Plan and does not include all the benefits provided under the plan. Please refer to the policy or brochure for a detailed plan description, eligibility, exclusions, limitations, mandates, and coordination of benefits at: www.studentplanscenter.com.

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n Visit www.studentinsurance.com/Client/1461 to:

- 1 Enroll or waive in the Student Health Insurance Plan
- 1 View complete plan information, including: provider network, temporary and replacement ID cards, benefit details and more!
- 1 Talk with expert customer service representatives about your Student Health Insurance Plan
- 1 Get claim forms and claim help when you need it!

Cost

The annual premium is
\$1,755.00* for coverage
from August 1, 2023
through
July 31, 2024

*includes administrative fees

This plan is Affordable Care Act (ACA) compliant.

***"I have questions,
but I'm not sure who to call."***

That's okay! Just call

Customer Service at:

1-877-657-5030

www.wellfleetstudent.com

The Student Health Insurance Plan is brought to Alma College students by:

The Student Insurance Broker: **USI Student Insurance Division**

The Underwriter: **Wellfleet Insurance Company**

As Policy Number: WI2324MISHIP120.

The Claims Administrator: **Wellfleet Group, LLC**

Preferred Provider Network: **Cigna**

