

Student Sickness Plan

This is a brief summary of the plan benefits. Additional Schedule of Medical Expense Benefits/limitations are specified in the Plan Certificate and Master Policy.

Deductible (Per Insured Person Per Policy Year)	\$0.00 In and Out of Network
Coinsurance	Benefit: 80% In Network 60% Out of Network
Out-of-Pocket Maximum	After the Insured Person has paid \$6,350 Single/\$12,700 Family in out-of-pocket Benefit expenses, payment will be made for 100% of additional Covered Expenses incurred up to the unlimited Maximum
Inpatient Hospital Stay	In or Out of Network Coinsurance
Ambulance Services	80% Coinsurance In and Out of Network
Medical Emergency (Emergency Room)	\$50.00 Copayment In and Out of Network
Outpatient Surgery	80% In Network and 60% Out of Network
Outpatient Physician Visits	\$20.00 Copayment In Network 60% Coinsurance Out of Network
Urgent Care Services	\$30.00 Copayment In Network
Nonparticipating urgent care facility services within the CDPHP UBI Service area are not covered	
Prescription Drugs***	\$10 copay Tier 1/\$25 copay Tier 2/50% Coinsurance (minimum of \$40/maximum of \$100) Tier 3
	Subject to a 30-day supply per prescription or refill and must be filled at a participating pharmacy
Preventive Care Services	Covered in Full - In Network 60% Coinsurance Out of Network

Preventive Care Services include, but are not limited to, annual physicals and OB-GYN exams. Routine screenings and immunizations are covered at 100% with no copay only when services are received from an In Network Provider.

Delta Dental Student Plan

Preventive Services	100% Paid by Plan
Basic Services	50% Paid by Plan
Major Services	50% Paid by Plan
Annual Out-of-Pocket Max per child	\$700.00 - PPO Network Provider, N/A Premier Network Provider, N/A Out of Network
Annual Out-of-Pocket Max per 2+ children	\$1,400.00 - PPO Network Provider, N/A Premier Network Provider, N/A Out of Network
Patient deductible per year	\$40.00

Deductible is applied to all services.

***Orthodontic services are covered for medical necessity only.**