

Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of The Juilliard School Student Health Insurance Plan (SHIP). This SHIP is underwritten by Atlanta International Insurance Company and administered by CHP Student Health.

This ACA-compliant plan includes:

- Coverage while at school and at home
- Comprehensive coverage both for emergency and non-emergency situations
- Access to the Cigna PPO network

This Plan is paired with the Cigna Network. Note that the benefits are not insured by Cigna or affiliates.

This Plan also offers the following Value added services. These services are not part of the Student Health Insurance Plan underwritten by Atlanta International Insurance Company:

- Vision Discount Program through Davis Vision
- Medical Travel Assistance Services

HEALTH INSURANCE BENEFIT SUMMARY*			
Maximum		Unlimited	
Benefit	Preferred Provider Member Responsibility	Participating Provider Member Responsibility	Non-Participating Provider Member Responsibility
Annual Deductible	No Deductible	No Deductible	\$100
Out-of-Pocket Maximum	\$5,000		\$10,000
Coinsurance	10%	10%	25%
Preventive Care	Covered in full	Covered in full	\$10 Copay; 25% Coinsurance after Deductible
Inpatient Hospital Expense	10% coinsurance	10% coinsurance	25% coinsurance after Deductible
Physician's Office Visit – Referral Required**	No cost sharing	10% coinsurance After \$10 Copay	\$10 Copay; 25% coinsurance after Deductible
Emergency Room Expense	10% coinsurance	10% coinsurance	10% coinsurance; Deductible Waived
X-Ray and Laboratory – Referral Required**	10% coinsurance	10% coinsurance After \$10 Copay	\$10 Copay; 25% coinsurance after Deductible
Retail Prescription Drug Benefits When Prescriptions are filled at a Participating Cigna Pharmacy Network	Not Applicable	For a 30-day supply: 0% after a: • \$0 Copay for Generic • \$10 Copay Tier 1; • \$25 Copay Tier 2; • \$25 Copay Tier 3 See Brochure for 90-day supply	For a 30-day supply: 0% after a: • Contraceptives; • \$10 Copay Tier 1; • \$25 Copay Tier 2; • \$25 Copay Tier 3 See Brochure for 90-day supply

*This summary is provided as a courtesy and is not meant to replace or override the terms and conditions detailed in the insurance policy/brochure. Please refer to the policy/brochure to verify medical coverage, eligibility, exclusions, limitations, and for more detailed information.

**Services provided by the Student Health Center do not require a Referral.

REFERRAL REQUIREMENT NOTICE:

This plan has a referral requirement. If you obtain a written referral from Health Services, your Cost-Sharing may be lower. This means you will pay less money if you get a referral to a Participating Provider. You do not need a Referral from Health Services to a Participating Provider for the following services: Primary and preventative obstetric and gynecological services including annual examinations, emergency services, maternal depression screening, pre-hospital emergency medical services and emergency ambulance transportation, when Health Services is closed or when outside of New York City.

The Juilliard School 2017 – 2018 Student Health Insurance Plan Underwritten by: Atlanta International Insurance Co. Group #: ST0567SH

The Juilliard School Insurance Requirements

All registered Domestic Students:

- Domestic students enrolled in 6 or more credit hours are eligible and automatically enrolled.
- Domestic students can opt-out of the Student Health Insurance Plan with comparable health insurance by submitting a waiver form, which is available on WebAdvisor.


All Registered International Students:

- Coverage is required for International students. The plan benefits meet the "J" visa requirements.
- International students who are enrolled in 6 or more credits are automatically enrolled and do not have the opportunity to opt-out of this coverage.

How to Waive Coverage:

- Go to WebAdvisor;
- Select and download 2017-18 paper waiver form;
- Review Juilliard's waiver guidelines;
- Return completed waiver form and copy of insurance card to the Student Accounts Office by mail or fax to: 646-505-4102.
- International students may NOT waive coverage.

The deadline to waive: August 14, 2017

I need to:	Visit:
Learn about: <ul style="list-style-type: none"> • Insurance Benefits • Provider Listings • Claims Processing • ID card • Waiver process 	CHP Student Health www.chpstudent.com (877) 657-5030
Find a PPO Provider: 	Cigna PPO www.cigna.com or CHP Student Health www.chpstudent.com (877) 657-5030
Find a Prescription Drug Provider:	Cigna Pharmacy Network www.cigna.com
Travel Assist:	Travel Guard U.S. or Canada: (877) 305-1966 Outside U.S. or Canada: (715) 295-9311
Nurse Hotline:	Ask Mayo (844) 886-2896
Juilliard Health Services:	(212) 799-5000 ext. 282

Cost and Period of Coverage

	Annual*** 09/01/17-08/31/18	Per Semester Charge
Student Only	\$1,934.00	\$967.00
***Premiums include an Administrative Service Fee		