Dear International Student or Scholar:

We are pleased to provide you with this overview of the University of Wisconsin La Crosse Student Health Insurance Plan (SHIP). This SHIP is underwritten by National Guardian Life Insurance Company as per Policy Form No. NBH-280(2016) WI and administered by Consolidated Health Plans, Inc. (CHP).

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
- Access to Cigna Pharmacy network

### HEALTH INSURANCE BENEFIT SUMMARY*

<table>
<thead>
<tr>
<th>Benefit Maximum</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible Per Person</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>100% of PA</td>
<td>80% of U&amp;R</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$3,000/Individual</td>
<td>$6,000/Family</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100% of PA (No Cost Sharing)</td>
<td>80% of U&amp;R</td>
</tr>
<tr>
<td>Inpatient Hospital Expense</td>
<td>100% of PA</td>
<td>80% of U&amp;R</td>
</tr>
<tr>
<td>Physician’s Office Visit</td>
<td>100% of PA after $25 copay per visit</td>
<td>80% of U&amp;R after $25 copay per visit</td>
</tr>
<tr>
<td>Surgery</td>
<td>100% of PA</td>
<td>80% of U&amp;R</td>
</tr>
<tr>
<td>Emergency Room Expense (Copay Waived if admitted)</td>
<td>100% of PA after $100 copay per visit</td>
<td>100% of PA after $100 copay per visit</td>
</tr>
<tr>
<td>X-Ray and Laboratory</td>
<td>100% of PA</td>
<td>80% of U&amp;R</td>
</tr>
<tr>
<td>Mental Health/ Substance Abuse</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intercollegiate, Intramural or Club Sports Injury</td>
<td>100% of PA</td>
<td>80% of U&amp;R</td>
</tr>
<tr>
<td>Prescription Drug Benefits</td>
<td>100% of PA after the following: • $15 copay for Generic Drugs • $30 copay for Preferred Brand Drugs • $50 copay for Brand Drugs</td>
<td>Not Covered</td>
</tr>
</tbody>
</table>

**PA= PPO Allowance**

**U&R = Usual & Reasonable**

*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.*

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### Insurance Requirements:

All registered international students and scholars, international faculty, and visiting international high school students, holding non-immigrant visas are required to purchase this insurance plan. Waiver exceptions may be accepted for certain embassy or government sponsored programs.

F-1 students who enroll in the plan may enroll their eligible dependents on a voluntary basis by the enrollment period deadline date of October 1, 2017.

J-1 scholars and their dependents may enroll by contacting Student Assurance Services, Inc. Refer to contact information below.

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### Cost and Period of Coverage

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$1,486</td>
<td>$623</td>
<td>$863</td>
<td>$521</td>
<td>$342</td>
</tr>
<tr>
<td>Spouse</td>
<td>$1,486</td>
<td>$623</td>
<td>$863</td>
<td>$521</td>
<td>$342</td>
</tr>
<tr>
<td>Each Child</td>
<td>$1,486</td>
<td>$623</td>
<td>$863</td>
<td>$521</td>
<td>$342</td>
</tr>
<tr>
<td>3 or more Children</td>
<td>$4,458</td>
<td>$1,869</td>
<td>$2,589</td>
<td>$1,563</td>
<td>$1,026</td>
</tr>
</tbody>
</table>

*The Rates above include Administrative Fees

This plan also offers the following value-added services. These services are not part of the student health insurance plan underwritten by National Guardian Life Insurance Company:

- Vision Discount Program through Davis Vision
- Medical Travel Assistance Services through Assist America
- Nurse Line through Ask Mayo Clinic

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National Guardian Life Insurance Company is not affiliated with Guardian Life Insurance Company of America aka The Guardian or Guardian Life.