



THE COOPER UNION

Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of The Cooper Union 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*

BENEFIT	NETWORK	NON-NETWORK
Maximum	Unlimited	
Annual Deductible	\$50 Individual/ \$100 Family	\$100 Individual/ \$200 Family
Out-of-Pocket Maximum	\$5,000 Individual/ \$10,000 Family	\$6,850 Individual/ \$13,700 Family
Coinsurance	10%	40%
Preventive Care	No cost sharing	30% Coinsurance After Deductible
Inpatient Hospital Expense	10% Coinsurance After Deductible	40% Coinsurance After Deductible
Physician's Office Visit	10% Coinsurance After Deductible	40% Coinsurance After Deductible
Emergency Room Expense	10% Coinsurance After Deductible	10% Coinsurance After Deductible
X-Ray and Laboratory	10% Coinsurance After \$50 Copay and Deductible	40% Coinsurance After \$50 Copay and Deductible
Retail Prescription Drug Benefits When Prescriptions are filled at a Participating Cigna Pharmacy Network	For a 30-day supply: 0% Coinsurance after a: <ul style="list-style-type: none"> • \$0 Copay for Generic Contraceptives; • \$10 Copay Tier 1 after Deductible; or • \$25 Copay Tier 2 after Deductible; or • \$25 Copay Tier 3 after Deductible 	

*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.

The Cooper Union
2017 – 2018

Student Health Insurance Plan

Underwritten by: Atlanta International Insurance Co.

Group #: ST566SH

Policy #: AIC1718NYSHIP33

The Cooper Union 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 at www.chpstudent.com.


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 www.chpstudent.com;
- With the "Find Your School" smart search feature located in the center of the page start typing 'Cooper Union';
- Select Cooper Union and hit ENTER;
- From the Cooper Union page you are able to waive by clicking the blue button in the Waive section;
- Follow the on-screen instructions to waive out of or enroll in the student health insurance plan.

The deadline to waive: October 13, 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

Cost and Period of Coverage

	Annual** 08/15/2017-08/15/2018
Student Only	\$1,713.00
Spouse	\$1,713.00
Per Child	\$1,713.00

**Premiums include an Administrative Service Fee



Accessible, Responsive, Flexible.

(877) 657-5030

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chpstudent.com