



**The Cooper Union**  
**2018-2019 Student Health Plan (SHIP)**  
**Underwritten by: Atlanta International Insurance Company**  
 Group No: ST0566SH  
 Policy No: AIIC1819NYSHIP33

Dear Students:

We are pleased to provide you with this summary of the Student Health Insurance Plan for The Cooper Union. This plan is fully compliant with the Affordable Care Act.

**Who Is Eligible To Enroll?**

All registered students enrolled in 6 or more credit hours are eligible and automatically enrolled and charged premium for the Student Health Insurance Plan. Registered students can opt-out of the Student Health Insurance Plan with comparable health insurance by submitting a waiver form by the waiver deadline date, which is available at [www.chpstudenthealth.com](http://www.chpstudenthealth.com)

**How Do I Waive/Enroll?**

- Go to [www.chpstudenthealth.com](http://www.chpstudenthealth.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 15, 2018**

**Cost and Periods of Coverage\***

	Annual 8/15/18 to 8/14/19
Student	\$1,840
Spouse	\$1,840
Each Child	\$1,840

\*The above rates include an administrative fee.  
 Dependent rates are in addition to the student rate.

**Where Can I Obtain More Information About The Plan?**

Waive Coverage Enroll in the Plan Enroll Dependents	Consolidated Health Plans (CHP) <a href="http://www.chpstudenthealth.com">www.chpstudenthealth.com</a>
Insurance Benefits Claim Processing ID Cards	Consolidated Health Plans (CHP) <a href="http://www.chpstudenthealth.com">www.chpstudenthealth.com</a>
Find Network Provider	Cigna PPO <a href="http://www.cigna.com">www.cigna.com</a>
Find Prescription Drug Provider	Cigna Pharmacy Network <a href="http://www.cigna.com">www.cigna.com</a>

**Underwritten By:**  
 Atlanta International Insurance Company

**Plan Administrator:**  
 Consolidated Health Plans, Inc.  
 2077 Roosevelt Ave.  
 Springfield, MA 01104  
[chpstudenthealth.com](http://chpstudenthealth.com)  
 (877) 657-5030

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**HEALTH INSURANCE BENEFIT SUMMARY\***

BENEFIT	NETWORK	NON-NETWORK
Benefit Maximum	Unlimited	
Annual Deductible	\$50 IND/\$100 Family	\$100 IND/\$200 Family
Out-of-Pocket Maximum	\$5,000 IND/\$10,000 Family	\$6,850 IND/\$13,700 Family
Coinsurance	10%	40%
Preventive Care	Covered in Full	70% after Deductible
Hospital Room & Board (Inpatient)**	10% after Deductible	40% after Deductible
Surgery (Inpatient or Outpatient)	10% after Deductible	40% after Deductible
In Office Physician Visit	10% after Deductible	40% after Deductible
Emergency Services Expense (Coinsurance waived if Hospital admission)	10% after Deductible	10% after Deductible
Chiropractic Services	\$50 Copayment; 10% after Deductible	\$50 Copayment; 40% after Deductible
Diagnostic X-ray & Laboratory (Performed in a PCP Office)	\$40 Copayment; 10% after Deductible	\$40 Copayment; 10% after Deductible
Diagnostic X-ray & Laboratory (Performed in a Specialist Office or Freestanding Facility)	\$50 Copayment; 10% after Deductible	\$50 Copayment; 10% after Deductible
Outpatient Prescription Drugs (30-day supply)	100% after deductible and: Tier 1: \$10 Tier 2: \$25 Tier 3: \$25	100% after deductible and: Tier 1: \$10 Tier 2: \$25 Tier 3: \$25

\*This is only a brief description of the coverage(s) available under Certificate form NY SHIP Cert (2018). The Certificate will contain reductions, limitations, exclusions and termination provisions. Full details of coverage are contained in the Certificate. If there are any conflicts between this document and the Certificate, the Certificate shall govern in all cases.

\*\*All inpatient confinements require pre-certification. The phone number can be found on the back of the Insured's ID card. The call should be made prior to Hospital Confinement. In the case of an emergency, the call should take place as soon as reasonably possible