Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of the Marist College Student Health Insurance Plan (SHIP). This SHIP is underwritten by :HOOIOHHW 1HZ <RUN ,Qahnak Lakobmoon is telered& by PSD will have the opportunity to remove the fee by completing an online : HOOIOHHW Student Health.

This ACA-compliant plan includes:

- x 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

## Marist College Insurance Requirements

All full-time undergraduate domestic students are automatically enrolled and charged for the Marist College Student Health Insurance Plan on their Tuition bill. If you have existing medical insurance you

All Graduate and Part-time students are eligible to purchase the Student Health Insurance Plan on a voluntary basis.

Insured Students who are enrolled in the Student Health Insurance Plan may also enroll their eligible Dependents. Eligible dependents XQGHU WKH SODQ LQFOXGH WKH ,QVXUHG children under age twenty-six (26). Dependent Eligibility expires concurrently with that of the Insured Student.

## How to Waiv e Coverage:

Find a PPO Provider:

If you have existing medical insurance coverage under another policy (self, parent, spouse, etc.) ±you may have the charge for the Marist College Student Health Insurance Plan removed from your tuition bill. Go to: http://www.marist.edu/financialaid/for the waiver instructions.

Please note that to waive the insurance premium, the student must

Coinsurance	% Coinsurance	% Coinsurance
Preventive Care	Covered in full	% Coinsurance after deductible
Inpatient Hospital Preauthorization required	% coinsurance after deductible	% coinsurance after deductible
3K\VLFLDQ¶V 2 Visit	% coinsurance after deductible	% coinsurance after deductible
Emergency Room Expense	\$100 copayment % coinsurance after deductible	
Dia tia Taatia	% coinsurance	

Diagnostic Testing after deductible

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Enroll in the Insurance Plan	ODULVW &ROOHJH 6WXGH
	V W X G H Q W I L Q D Q F L D O V H U Y
Learn about:  x Insurance Benefits  x Participating PPO  Provider Listings  x Claims Processing  x ID card	: H O O I O H H W Student Health <u>K W W</u> S V <u>Z Z Z V W X G H Q W L Q</u> V X U D  1-877-657-5030
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Cigna PPO (PPO, Choice Fund PPO) u((PPO53