

# Student Health Insurance Plan (SHIP) Highlights

## Domestic Students

### 2024-2025

## Summary of Benefits

Cost share amounts and percentages below represent your financial responsibility for eligible services.

*This table is for informational purposes only, and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered expenses are subject to plan maximums, limitations and exclusions as described in the policy. Rates and benefits may change subject to final Colorado Department of Insurance approval.*

	CSU Health Network (On Campus)	In Network Providers (Off Campus)	Out-of-Network Providers (Off Campus)
<b>Deductible</b>	\$0	\$1,000	\$2,000 medical/ \$50 dental
<b>Out of Pocket Maximum</b>	Not Applicable	\$6,850	\$13,700
<b>Prevention/Wellness &amp; Mental Health Services</b>	\$0*	\$0	40% of the charges, after deductible
<b>Illness, Injury &amp; Diagnostic Services</b>	\$10 office visit \$15 physical therapy \$5 lab*	20% of the charges, after deductible	40% of the charges, after deductible
<b>Prescriptions</b>	\$5 Generic \$5 Brand Name No Specialty Fills	\$10 Generic \$35 Brand Name \$60 Specialty	\$10 Generic \$35 Brand Name \$60 Specialty
<b>Dental</b> (plan year max \$1000)	0% cleaning/xray; 20% minor restorative; 50% major restorative	0% cleaning/xray; 20% minor restorative; 50% major restorative	20% cleaning/xray; 40% minor restorative; 50% major restorative

The plan provides \$150 of Flex Benefits per year toward non-covered services at CSU Health Network such as optometry.

\*If tests are sent to an off-campus lab, they are subject to deductible and cost sharing.

### Coverage Dates for 2024-2025

<b>Fall</b>	August 1, 2024 - December 31, 2024 (Enroll/Cancel by September 4, 2024)
<b>Spring/ Summer</b>	January 1, 2025 - July 31, 2025 (Enroll/Cancel by February 5, 2025)
<b>Summer Only</b>	May 1, 2025 - July 31, 2025 (Enroll/Cancel by the 1st day of 1st summer session classes)

### Premiums for 2024-2025

<b>Fall</b>	\$2,081
<b>Spring/Summer</b>	\$2,288
<b>Summer Only</b>	\$1,166 (equivalent of approximately \$364/month for plan year)

# Using Health Insurance at CSU Health Network



CSU Health Network is every student's on-campus home for health and well-being. **All CSU students have access** to the wide range of medical, mental health, and health education and prevention services, **regardless of their insurance plan.**

## What is the health insurance requirement?

- Colorado State University requires all domestic students taking six or more resident instruction credits to carry health insurance. Students must meet the health insurance requirement by the deadline for your first semester at CSU and every fall semester thereafter.

## How do I complete the health insurance requirement?

- All students must log in to the secure online waiver and enrollment portal to indicate how you will meet the requirement by either submitting coverage through a private health insurance plan or enrolling in the University-sponsored Student Health Insurance Plan (SHIP).
- No action by the deadline will result in automatic enrollment in the Student Health Insurance Plan, and you will be responsible for the insurance premium charged to your student account.
- Learn more at [health.colostate.edu/health-insurance-requirement](https://health.colostate.edu/health-insurance-requirement)

## What private insurance plans are accepted by CSU Health Network?

- CSU Health Network is an in-network medical provider with most major insurance carriers. A list of insurance plans accepted by CSU Health Network can be found online at [health.colostate.edu/private-insurance-billing](https://health.colostate.edu/private-insurance-billing)
- **Check with your insurance carrier in advance** using the information below to see how your plan will cover visits to CSU Health Network. For out-of-state or HMO plans, you may need to specifically request "away at college" coverage options.
  - **CSU Health Network Tax ID#:** 846000545
  - **CSU Health Network NPI#:** 1528156437
  - If you need individual provider NPI numbers, go to [health.colostate.edu/primary-care-staff](https://health.colostate.edu/primary-care-staff)
- If a student has private health insurance coverage, we will file claims with the student's insurance carrier. Students are responsible for applicable co-pays, co-insurance, deductibles, and any non-covered charges. The charges will be applied to your student account and can be paid through RamWeb or at the CSU Health Network Billing Department.

## What is the university-sponsored Student Health Insurance Plan (SHIP)?

- The university-sponsored Student Health Insurance Plan (SHIP) is designed specifically for CSU students. This comprehensive PPO plan is designed to comply with state and federal laws, save students money and time, and provide convenient access to quality medical care on and off campus.
- Students enrolled in SHIP receive benefits on campus within CSU Health Network and for services utilized off campus at thousands of hospitals and medical offices across Colorado and worldwide. For more information on SHIP, see the reverse side of this flyer or visit [health.colostate.edu/domestic-ship](https://health.colostate.edu/domestic-ship)

