

# Domestic Students

## Student Health Insurance Plan (SHIP) Highlights

2017-2018

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 the CSU Health Network and when services are utilized off campus at hundreds of hospitals and medical offices across Colorado and worldwide.

*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.*

### Summary of Benefits

#### When the Student Goes to:

	CSU Health Network (On Campus)	In Network PPO Providers (Off Campus)	Out-of-Network PPO Providers (Off Campus)
<b>The Student Pays:</b>			
<b>Deductible</b>	\$0	\$1,000	\$2,000
<b>Out of Pocket Maximum</b>	Not Applicable	\$6,850	\$13,700
<b>Prescriptions</b>	No Specialty Fills	\$10 for Generic Drugs \$35 Brand Name Drugs \$60 Specialty Drugs	\$10 for Generic Drugs \$35 Brand Name Drugs \$60 Specialty Drugs
<b>Provider's Office Visits and Diagnostic Services</b>	*\$0	20% of the charges, after deductible	40% of the charges, after deductible

*The plan provides \$100 per year toward non-covered services at the CSU Health Network such as dental care, massage services, optometry and more.  
\*If tests are sent to off-campus lab, off-campus rates apply.*

#### Coverage Dates for 2017-2018

<b>Fall</b>	August 1, 2017 - December 31, 2017 (Enroll/Cancel by September 6, 2017)
<b>Spring/Summer</b>	January 1, 2018 - July 31, 2018 (Enroll/Cancel by January 31, 2017)
<b>Summer Only</b>	May 1, 2018 - July 31, 2018 (Enroll/Cancel by the 1st day of 1st summer session classes)

#### Premiums for 2017-2018

<b>Fall</b>	\$1,477
<b>Spring/Summer</b>	\$1,756
<b>Summer Only</b>	\$830

For more detailed information and a list of In-Network PPO Providers, visit [health.colostate.edu](http://health.colostate.edu)

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# Using Health Insurance at the CSU Health Network



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

## What is the health insurance requirement?

Domestic students taking six or more resident instruction credits and international students enrolled at any credit level are required to have health insurance that meets CSU, state, and federal regulations. Students must meet the health insurance requirement their first semester at CSU and every fall semester thereafter.

## What do domestic students need to do to meet the requirement?

Domestic Students can meet this requirement by providing proof of coverage through their own individual health insurance plan, through a family member or employer, or by enrolling in the University-sponsored Student Health Insurance Plan (SHIP).

All students must complete the secure online form indicating how they will meet the requirement. Visit [health.colostate.edu/new-student-checklist/#healthinsurance](http://health.colostate.edu/new-student-checklist/#healthinsurance) for more information.

No action will result in automatic enrollment in the Student Health Insurance Plan and your student account will be charged.

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

CSU Health Network is an in-network medical provider with most major insurance plans. A list of insurance plans accepted by CSU Health Network can be found online at: <http://health.colostate.edu/billing-your-commercial-insurance/>

We highly recommend contacting your insurance carrier in advance to see how your plan will cover visits to the CSU Health Network. You can find our Tax ID number and Provider NPI numbers on our website at <http://health.colostate.edu/about-us/staff/medical-clinic-staff>

## Insurance Billing and Payment

If a student has private insurance coverage, CSU Health Network will file claims with the student's insurance carrier, and students are responsible for applicable co-pays, co-insurance, deductibles and any non-covered charges. These charges will be applied to your student account and can be paid through the RAMweb page or in the billing department at CSU Health Network.

**Please remember to bring a copy of your insurance card to every visit at the CSU Health Network.**

## RamCare Supplement Program:

Designed for students who have private health insurance coverage, RamCare is an inexpensive way to help cover out-of-pocket expenses, such as co-pays, co-insurance, or deductibles, related to the treatment of illness, injury, or accident or related services at the CSU Health Network. Visit [health.colostate.edu](http://health.colostate.edu) for more information.

