

International Students

Student Health Insurance Plan (SHIP) Highlights

2018-2019

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)
The Student Pays:			
Deductible	\$0	\$500	\$1,000
Out of Pocket Maximum	Not Applicable	\$6,850	\$13,700
Prescriptions	\$0 for Generic Drugs \$0 Brand Name Drugs 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
Provider's Office Visits and Diagnostic Services	*\$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 2018-2019

Fall	August 1, 2018 - December 31, 2018 (Enroll/Cancel by September 5, 2018)
Spring/Summer	January 1, 2019 - July 31, 2019 (Enroll/Cancel by February 6, 2019)
Summer Only	May 1, 2019 - July 31, 2019 (Enroll/Cancel by May 14, 2019)

Premiums for 2018-2019

Fall	\$765
Spring/Summer	\$845
Summer Only	\$429

(equivalent of approximately \$134/month for plan year)

For more detailed information and a list of In-Network PPO Providers, visit
health.colostate.edu/student-health-insurance

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