

THE MARYGROVE COLLEGE STUDENT INSURANCE PROGRAM

Plan Overview

■ Plan Benefits

The following expenses will be paid, after the deductible, at 80% of the preferred allowance for Network Providers and 60% of usual & reasonable expenses for Non-Network Providers up to \$50,000 per injury or sickness.

- Physicians Visits
- Outpatient Services including medical emergency, x-rays, lab procedures and miscellaneous tests
- Room & Board
- Hospital Miscellaneous
- Surgery (inpatient & outpatient)

“What should I know about the student insurance program?”

All registered students attending Marygrove College are eligible to participate in The Student Insurance Program.

Visit www.cirstudenthealth.com/marygrove to enroll in the student health insurance plan by **September 30, 2010**.

Additional plan details are available in the plan brochure at: www.cirstudenthealth.com/marygrove

■ Prescriptions

After a co-payment of \$10.00 for generic or \$25.00 for a brand name drug per prescription, the cost of prescription drugs is paid in full, up to a maximum of \$600.00 per policy. Prescriptions must be filled at a participating pharmacy. To find a participating pharmacy, visit www.medco.com or call 800-400-0136. Students will be given an insurance ID card to show to the pharmacy as proof of coverage.

■ Deductible

\$100 per policy year

What is a deductible?

It is the amount of expenses that must be paid out of pocket before an insurer will cover any expenses. It's what you pay before the insurance starts covering expenses.

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Visit www.CIRStudentHealth.com/marygrove

- To view complete information about the plan including claims forms, provider network, replacement cards, and more
- Buy insurance coverage for dental, vision, property and more
- Buy international travel insurance coverage
- Get answers to Frequently Asked Questions
- To contact us with specific questions

Cost

The annual premium is:
\$597.00 for undergrads
\$669.00 for graduate students
Sept. 1, 2010
to
Sept. 1, 2011.

**“I have questions.
I’m not sure who to call.”**

Call The Student Insurance
Program administrator.



**Collegiate
Insurance Resources**

1-800-322-9901

www.cirstudenthealth.com/marygrove

The Student Insurance Program is brought to Marygrove College students by:

The Provider: **USI Affinity Collegiate Insurance Resources**

The Underwriter: **Combined Insurance Company**

The Claims Administrator: **Administrative Concepts, Inc.**

Preferred Provider Network: **Cofinity.net**

