



University of Northern Colorado students are not invulnerable to sickness and injury. What if you were hospitalized? Your medical bills could seriously impair or completely stop your academic studies.

Let us focus on your health, so you can focus on your education.

How to Participate in the Plan

All Students enrolled in at least nine (9) semester hours of classes, on the Greeley campus, will automatically be enrolled in the University of Northern Colorado Student Health Insurance Plan (UNC SHIP). These students have the option to waive the insurance if they have comparable coverage and complete an online waiver in URSA by the 10th day of classes.

Students who are enrolled for less than nine (9) hours of classes are not eligible to participate in the UNC SHIP. Students enrolled in an off-campus program or in an Extended Studies Program are not eligible to participate in the UNC SHIP. They may, however, contact Academic HealthPlans at (888) 308-7320 who will assist them in finding individual coverage. *Please view the complete brochure on-line at www.ahpcare.com/unco for full details of participation in the plan.*



How do I enroll?

Students have the option to waive the insurance if they complete an online waiver in URSA by the 10th day of classes.

Students who have previously waived the student insurance who want to be on the insurance plan must contact the Insurance office at (970) 351-1915 for details on how to re-enroll.

Online Access to:

- view and download complete plan description
- enroll in coverage and download temporary ID card
- provider information
- customer service, claims and benefit questions

Additional Benefits

- discounts on dental and vision services
- access to a 24-hour nurse line
- coverage when traveling or studying abroad
- global emergency services

Complete Information available at
www.ahpcare.com/unco | www.unco.edu/ship | (970) 351-1915

PLAN BASICS

This 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. The PPO network is UniCare PPO. The local hospital provider is North Colorado Medical Center.

PLEASE NOTE POLICY CHANGE - University Health Services (UHS) Referral Requirement: The Covered Person must use the resources of the UHS first where treatment will be administered or referral issued. Expenses incurred for medical treatment rendered outside of the UHS for which no prior approval or referral is obtained are excluded from coverage.

Students insured with the UNC Student Health Insurance Program can pay \$20 for a regular visit to the Health Services. The \$20 will cover the office visit and simple care.

Covered Expenses incurred at the University Health Services will be paid at 80% of the Maximum Allowable after the \$300 per Plan year Deductible has been satisfied for care such as extensive lab work, sutures, X-rays, etc.

BENEFIT MAXIMUMS & DEDUCTIBLES		
Aggregate Lifetime Maximum	\$200,000 for each covered Injury or Sickness	
Deductible	\$300 per person, per plan year - In Network \$600 per person, per plan year - Out of Network	
BENEFIT CATEGORY	Health Care In Network	Health Care Out of Network
	<i>Payments are based on the Maximum Allowance</i>	<i>Payments are based on Usual & Customary Charges</i>
Hospital Expenses	80%	50%
Surgical Expenses \$5,000 maximum	80%	50%
Doctor's Office Visits	80%	50%
Physiotherapy \$500 maximum	80%	50%
Diagnostic X-ray & Laboratory Services	80%	50%
Chemotherapy & Radiation Therapy	80%	50%
Medical Emergency \$100 deductible per visit	80%	50%
Prescription Drugs \$100 Deductible per policy year/\$1500 maximum	\$20 copay for generic/\$45 copay for brand name/ \$65 copay for nonpreferred at a WellPoint NextRx participating pharmacy	

Please refer to a full, detailed description of the benefits in the online brochure at www.ahpcare.com/unco.

2009-2010 Premium Costs and Coverage Periods

REGULAR STUDENTS	Fall 08/17/2009 to 01/05/2010	Spring/Summer 01/06/2010 to 08/17/2010	Summer 05/06/2010 to 08/17/2010
Student	\$ 890	\$ 890	\$ 608
Spouse	\$ 2543	\$ 2543	\$ 1758
Child(ren)	\$ 2012	\$ 2012	\$ 1394

Coverage becomes effective on the date the coverage period begins. To view all enrollment and coverage periods available, please visit www.ahpcare.com/unco or call Academic HealthPlans at (888) 308-7320. Intercollegiate Sports and ESL students may go online to view their rates and effective dates.

Complete Information available at
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