

Lewis-Clark State College

SHIP

Student Health Insurance Plan

2010-2011 Plan Changes

CHANGES TO SHIP FROM LAST YEAR

If you were enrolled in SHIP last year, please note these important changes to the plan:

BENEFIT	2009-2010 SHIP	2010-2011 SHIP
Plan Maximum	\$50,000 lifetime aggregate maximum per condition	\$250,000 aggregate maximum per policy year
Deductible	\$250 (waived if referral received from SHS)	\$250 PPO / \$500 non-PPO
Out-of-Pocket Maximum	none	\$4,000 PPO / \$6,000 non-PPO
Emergency Room Visit	\$200 deductible	\$200 copayment
Inpatient Mental Disorder/ Substance Abuse	80% of charges \$3,000 max per condition	80% PPO / 60% non-PPO \$7,000 max per policy year
Outpatient Mental Disorder/ Substance Abuse	not covered	\$10 copay per visit 80% PPO / 60% non-PPO 12 visits max per policy year
Medically Necessary Preventive Screenings	none	certain screenings covered at 100% at SHS only
Unmarried dependent children	eligible under 19 years of age	eligible under 25 years of age
Medical Evacuation	\$10,000	unlimited
Repatriation	\$10,000	\$25,000
Travel Assistance	none	On Call International
Claims Administrator	Personal Insurance Administrators, Inc.	AmeriBen
PPO Network	none	Idaho Physicians Network (in-state) First Health Network (out-of-state)