

2018-2019 Student Insurance Plan

- Voluntary Dental Insurance Plan increase Policy Year Maximum to **\$1250**
 - Cost \$365/\$50 plan deductible
 - Preventive 100%
 - Basic 80%
 - Major 60%
- Annual Deductible to \$450 per person for Preferred Care
- Annual Deductible \$1,000 per person for Non-Preferred Care
 - We have 3 urgent care facilities in the NRV
 - 1 Blacksburg – North End Center
 - 2 Christiansburg
 - Copay \$25 per visit
- Physician or Specialist Office Visit expense copay \$25
- Emergency Room Copay \$300
 - We have 3 urgent care facilities in the NRV
 - 1 Blacksburg – North End Center
 - 2 Christiansburg
 - Copay \$25 per visit
- Out of Pocket Maximum
 - Change to 5,750/11,500 on a combined basis for preferred care and non-preferred care
 - Cost going toward Out of Pocket Maximum
 - Deductible, copay, coinsurance
- Pharmacy Benefit to 15/45/75/250 with required steerage to Aetna Specialty Pharmacy for Tier 4 copay
 - \$250 copay are only for Self-injectable, infused and oral specialty drugs
 - These drugs treat complex and chronic diseases
 - Brand name female contraceptive drugs or devices will be covered at 100% of the negotiated charge.
- All services received from Virginia Tech Schiffert Health Center are covered at 100%.

Annual Premium

Student only	\$3,175.00
Student and Spouse	\$6,350.00
Student and Child	\$6,350.00
Student, Spouse and Child	\$9,525.00
Student and 2+ Children	\$9,525.00
Student, Spouse & 2+ Children	\$12,700.00

Open Enrollment for the 2018-2019 Academic year begins 7-16-18 thru 9-10-18

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