Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of the Florida A&M University Student Health Insurance Plan (SHIP). This SHIP is administered by Consolidated Health Plans, Inc. CHP has contracted with First Health for the plan's provider network of hospitals, physicians, and other health care providers.

Your ACA-compliant plan includes:
- Coverage while at school and at home
- Comprehensive coverage both for emergency and non-emergency situations
- Access to the First Health network

Your plan also offers the following value-added services:
- Davis Vision Discount Program
- FrontierMedex Medical Travel Assistance

**BENEFIT SUMMARY**

<table>
<thead>
<tr>
<th>Benefit Maximum</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible, Per Covered Person</strong></td>
<td>$1,000</td>
<td>$2,000</td>
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<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>$6,850</td>
<td>No maximum</td>
</tr>
</tbody>
</table>

**Preventive Care**
- No Deductible,Covered at 100% of PA
- 50% of U&R

**Inpatient Hospital Expense**
- 70% of PA
- 50% of U&R

**Physician's Office Visit**
- 70% of PA
- 50% of U&R

**Emergency Room Expense**
- 70% of PA
- 70% of PA

**X-Ray and Laboratory Expenses**
- 70% of PA
- 50% of U&R

**Prescription Drug Benefits – Catamaran Pharmacy**
- $25 copay for generics
- $45 copay for brand name
- $60 copay for preferred brand
- no copay for generic contraceptives

**PA= Preferred Allowance**
**U&R = Usual & Reasonable**

*This summary is provided as a courtesy and is not meant to replace or override the terms and conditions detailed in the certificate of insurance. It is only a partial listing of benefits. Please refer to the certificate of insurance for benefits, eligibility, exclusions, limitations, and for more detailed information.

**Florida A&M University Insurance Requirements**

To be eligible for this Insurance Program, All registered undergraduate students taking nine (9) or more credit hours and graduate students taking six (6) or more credit hours are eligible to enroll in the Student Health Insurance Plan.

The final enrollment deadline for Spring is February 7, 2016.

**How to Enroll:**
- Go to www.chpstudent.com;
- Welcome to CHP Student Health Plans Web Page
- Please start by selecting Florida A&M University from the drop down box;
- Next click on the Enroll tab;
- Review Florida A&M University’s Online Enrollment guidelines;
- Click “Continue”; and
- Proceed as directed.

<table>
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<tr>
<th>I need to:</th>
<th>Visit:</th>
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</thead>
<tbody>
<tr>
<td>Enroll a student in the Student Health Insurance Plan</td>
<td>Consolidated Health Plans <a href="http://www.chpstudent.com">www.chpstudent.com</a></td>
</tr>
<tr>
<td>Learn about:</td>
<td>Consolidated Health Plans 2077 Roosevelt Avenue Springfield, MA 01104 (800) 633-7867 <a href="http://www.chpstudent.com">www.chpstudent.com</a></td>
</tr>
<tr>
<td>- Insurance Benefits</td>
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<tr>
<td>- Preferred Providers</td>
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<td>- Claims Processing</td>
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<tr>
<td>- ID card</td>
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<tr>
<td>Find a Provider</td>
<td>First Health firsthealth.convoyhealthcare.com or Consolidated Health Plans (800) 633-7867</td>
</tr>
<tr>
<td>Find a Prescription Drug Provider</td>
<td>Catamaran Pharmacy Network <a href="http://www.catamaran.com">www.catamaran.com</a> (800) 633-7867</td>
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**Cost and Period of Coverage**

<table>
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<tr>
<th></th>
<th>Spring*</th>
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<tbody>
<tr>
<td><strong>Cost</strong></td>
<td>$1,345</td>
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<tr>
<td><strong>12/31/15-8/14/16</strong></td>
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</tbody>
</table>

*Plan costs include an administrative fee.

Underwritten by: National Guardian Life Insurance Company

National Guardian Life Insurance Company is not affiliated with Guardian Life Insurance Company of America, aka The Guardian or Guardian Life.