

2015-2016

Dartmouth Student Group Health Plan (DSGHP) Summary Brochure



Photo by: Michael Sugimura '14

Important Health Resources at Dartmouth College

Dartmouth Health Service

www.dartmouth.edu/~health/

Dartmouth Counseling Services

www.dartmouth.edu/~chd/

Dick's House Pharmacy

[www.dartmouth.edu/~health/depts/
pharmacy.html](http://www.dartmouth.edu/~health/depts/pharmacy.html)

*For full details of the DSGHP, or the
Dartmouth College annual waiver process,
please visit our website:*

[http://www.dartmouth.edu/~health/depts/
insurance/](http://www.dartmouth.edu/~health/depts/insurance/)

Dartmouth College Insurance Requirement

Please Note!

By College policy, all active students (Undergraduate, Graduate, and Professional) including those on leave or not taking classes, are ***automatically*** enrolled in the DSGHP and charged the premium each year unless a waiver is submitted and approved. This premium charge will appear on the student's tuition account.

*Exchange students will be enrolled and charged for the terms they attend Dartmouth, unless a waiver is submitted and approved.

Why Choose the DSGHP?

- Lower deductibles, copayments, out-of-pocket maximums, and premiums as compared to the lower cost options offered through the Exchanges/Marketplaces.
- Unlimited lifetime maximum.
- Worldwide coverage for care at or away from Dartmouth College, including medical evacuation and repatriation.
- Complies with a general provision of the Patient Protection and Affordable Care Act (PPACA).
- Emergency medical assistance through ISOS while traveling abroad.
- Dental Savings program through Basix.
- Prescription drug benefits for the campus pharmacy and nationwide participating pharmacies.
- Optional additional coverage for a student's spouse, domestic partner, and/or children.
- In some cases, Financial Aid can be used to purchase part of DSGHP.
- Coverage for injuries sustained in NCAA sanctioned and club sports.
- The DSGHP is purchased through Dartmouth College at preferred pricing. Though there is no premium tax credit (subsidy) available, there are also no tax implications.
- On-campus assistance for eligibility and claim submission.

Dental Savings Program

The cost of dental care is a major concern to well, nearly everyone! The DSGHP has incorporated the Basix Dental Savings Program. As part of your membership in the DSGHP, you automatically have access to the Basix Dental Savings Program. Basix contracts with dentists who agree to charge a reduced fee to individuals enrolled in the DSGHP. You must pay the dental fees at the time of service to receive the negotiated rates.

It is important to understand that the Dental Savings Program is not a dental insurance. Because it is a discount program and not an insurance, there are no lifetime maximums, exclusions, or claim forms to fill out.

Savings vary depending upon the type of service received and the contracted dentist providing the service, but can be as high as 50%!

Full details of the program can be viewed at:

<http://www.basixstudent.com>

Are You Participating in Sports?

Students participating in athletics should note the College provides a separate catastrophic insurance coverage with unlimited coverage for injuries sustained in a sanctioned intercollegiate or club sport, practice or game, for expenses incurred within two years of injury. The policy has a \$90,000 deductible for intercollegiate and \$30,000 deductible for club sport injuries which the DSGHP will process as any other medical condition. This coverage is subject to DSGHP deductibles, co-insurance, and out-of-pocket maximums.

Are You Traveling or Studying Abroad?

The DSGHP covers you during breaks, vacations, traveling, or studying abroad.

- When outside of the United States, you will likely be asked to pay for your medical care first and will then need to seek reimbursement. Covered expenses will be reimbursed at the out-of-network level.

As an added benefit the College provides a comprehensive program that provides emergency medical assistance with International SOS (ISOS). Services range from consultation by telephone, medical referrals, and legal aide, to full-scale evacuation by private air ambulance. The ISOS network of 5,000 employees, including multilingual critical care and aero-medical specialists, operate 24 hours a day, 365 days a year from over 26 ISOS Alarm Call-In Centers around the world. Contact information may be found at:

<http://www.internationalsos.com> &

<http://www.dartmouth.edu/~rmi/rmstravel/>.

Please note: ISOS guarantees medical payment but expects reimbursement from your insurer.

Thinking of Waiving DSGHP Coverage? Before You Do, Consider the Following

Before assuming that you are covered adequately by another policy, evaluate its eligibility rules and levels of coverage in the Hanover, NH area.

- Will your current plan cover medical care beyond emergency services (i.e. doctor's office visits, x-rays, prescription drugs, mental health, ect.) on and off campus?
- Does your plan have doctors and hospitals near campus?
- Check the cost. Is the annual cost of the DSGHP less expensive than the cost of your plan? Be sure to compare deductibles and total out-of-pocket costs, not just the annual premium.
- Are there administrative pre-requirements, pre-certification, or Primary Care Physician referrals required under your current plan that may delay receipt of care?

You can also use the following tools provided on our website, to help you decide:

Summary of Benefits and Coverage (SBC)

http://www.dartmouth.edu/~health/docs/2015_dartmouth_sbc.pdf

Glossary of Health Coverage and Medical Terms

http://www.dartmouth.edu/~health/docs/2015_sbc_uniform_glossary.pdf

DSGHP ID Cards

HealthSmart, the DSGHP's third party claims administrator, will mail ID cards to all students enrolled in the DSGHP. These will be sent to the student's Hinman mail box on campus in September.

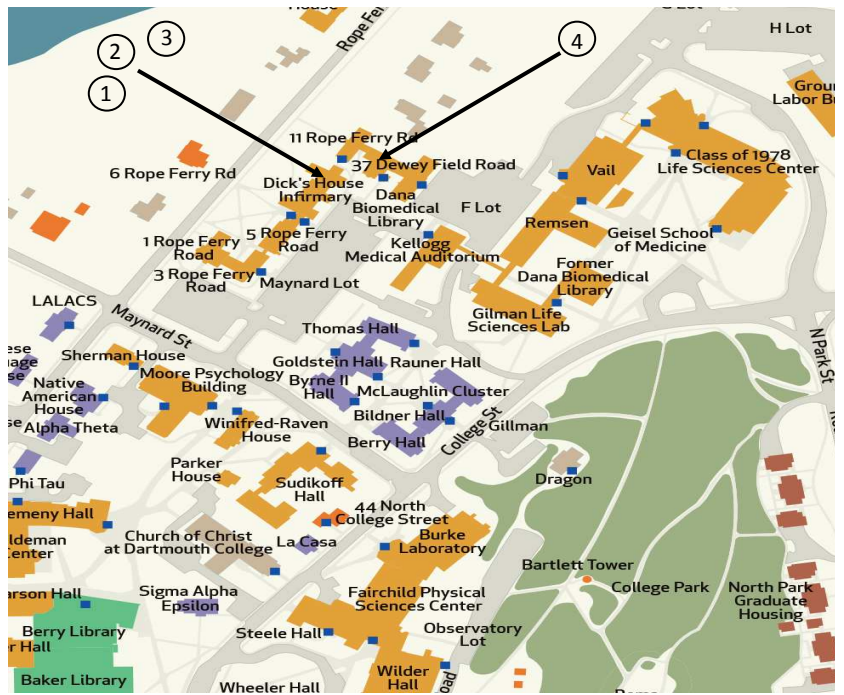
2015 - 2016 Dartmouth Student Group Health Plan Benefit Chart

Deductibles & Out-of-Pocket Maximums	In-Network	Out-of-Network
Medical Deductible	\$250 Individual \$500 Family	\$500 Individual \$1,000 Family
Prescription Deductible <small>(Does not apply to Dick's House Pharmacy)</small>	\$50 Individual / \$100 Family	
Medical and Prescription Out-of-Pocket Maximum	\$2,000 Individual \$4,000 Family	\$4,000 Individual \$8,000 Family (of usual and customary charges)
Benefit Description	In-Network	Out-of-Network
	Referral required from Dartmouth College Health Service if in the Hanover, NH area.	
Preventive Care Services <small>(If in Hanover, NH area: Services received at Dartmouth College Health Service, or with referral if services are not available at Dartmouth College Health Service.)</small>	100%	Not Covered
Services at Dartmouth College Health Service <small>(Except for certain medical supplies, durable medical equipment, medical services, and immunizations.)</small>	100%	N/A
Emergency Room Services <small>(Covered only if medical emergency.)</small>	100% after \$100 co-payment	
Ambulance	100% after \$100 co-payment	
Outpatient Mental/Nervous and Substance Abuse Treatment	80%; no deductible	70% of usual and customary charges; no deductible
Inpatient Mental/Nervous and Substance Abuse Treatment	80% after deductible	70% of Usual and Customary charges after deductible
Biologically Based Mental Health Care Services <small>(Benefits are provided on the same basis as any other medical condition.)</small>		
In & Outpatient Services for Physician Expenses <small>(Includes office visits, hospital visits, surgery, diagnostic, X-rays, and laboratory tests.)</small>		
Inpatient Hospital Services		
Home Health Care Services		
Dick's House Pharmacy at Dartmouth College Health Service <small>(Not subject to prescription plan year deductible. \$5 Generic drug copayment per 30 day prescription, \$15 brand name drug copayment per 30 day prescription, 100% coverage for generic contraception medication and medically necessary brand name contraception medication. If receiving a 90 day supply, there will be a \$10 copayment for generic drugs, and a \$30 copayment for brand name drugs.)</small>	N/A	N/A
Other Pharmacies	80% Express Scripts participating pharmacies, 100% coverage (not subject to prescription plan year deductible) for generic contraception medication and medically necessary brand name contraception medication	80% of usual and customary charges

Dispensing Limits: The amount of drug which may be dispensed per prescription or refill (regardless of dosage form) is limited to a 90 day supply. Other dispensing limits may be imposed as required by federal or state regulation for other reasons.

Health Care Locations on Campus

- 1 Dartmouth College Health Service
5 Rope Ferry Road
(603) 646-9400
www.dartmouth.edu/~health/
- 2 Dick's House Pharmacy
5 Rope Ferry Road
(603) 646-9456
www.dartmouth.edu/~health/depts/pharmacy.html
- 3 Dartmouth Counseling Services
5 Rope Ferry Road
(603) 646-9442
www.dartmouth.edu/~chd/
- 4 Dartmouth Student Group Health Plan
37 Dewey Field Road, 4th floor, Rooms 403 & 408
(603) 646-9438 & (603) 646-9449
www.dartmouth.edu/~health/depts/insurance/



Benefits for Services from Dartmouth Health Service

The DSGHP pays the highest level of benefits for services you receive from Dartmouth College Health Services. In all other instances, the coinsurance amount (i.e., the percentage of the Covered Expenses/Services that the DSGHP pays) is higher.

For services received from Dartmouth College Health Service, the DSGHP pays 100 percent of Covered Expenses/Services and the plan year deductible does not apply. These services are for covered immunizations*, inpatient services, and clinic & physical exam visits.

*Immunizations administered by a provider at the Dartmouth College Health Service that are required under the Affordable Care Act (ACA) are reimbursed at 100%, those not required by ACA are reimbursed at 80%.

~ On Campus - General Assistance ~

The DSGHP Office is conveniently located on the 4th floor of 37 Dewey Field Road in the Northeast end of campus. Stop by anytime during our normal business hours, no appointment required, or give us a call at 603-646-9438 or 603-646-9449. We assist with enrollments, terminations, proof of coverage and general coverage questions.

Fall, Winter, & Spring Terms

Monday - Friday
8:00 AM - 4:30 PM

Summer Term & Breaks

Monday - Friday
8:00 AM - 4:00 PM

(Closed 12:00 PM - 1:00 PM Daily)

dartmouth.student.health.plan@dartmouth.edu

The DSGHP Assistance Group

Claims Administrator

HealthSmart
3320 West Market St., Suite 100
Fairlawn, OH 44333-3306
Phone: (800) 331-1096
Website: www.healthsmart.com

PPO Network

Cigna PPO
PO Box 188061
Chattanooga, TN 37422-8061
Website: www.cigna.com

Pharmacy Network

Express Scripts
PO Box 2872
Clinton, IA 52733-2872
Phone: (800)711-0917
Website: www.express-scripts.com

Health Care Management Program

HealthSmart
3320 West Market St., Suite 100
Fairlawn, OH 44333-3306
Phone: (877) 202-6379

Confidentiality

DSGHP and Dartmouth College Health Service are committed to protecting your privacy. In accordance with the Health Insurance Portability and Accountability Act (HIPAA), medical information is gathered solely for the purpose of fulfilling our obligations to you under the terms of your policy. This information is kept private and confidential. We do not share or distribute this information unless required to do so under the law; or to facilitate or coordinate medical treatment for you, in which case information would be shared on a strict "need to know" basis.

This brochure does not constitute a promise of benefits on behalf of Dartmouth College, and is intended to provide an overview of the plan benefits. A complete description of benefits, limitations, exclusions, and special provisions is provided in the Plan Document which is posted on the Dartmouth Student Group Health Plan website located at:

<http://www.dartmouth.edu/~health/depts/insurance/>