



# BLUEFIELD COLLEGE

## 2014-2015 Bluefield College Student Health Insurance Plan

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Bluefield College is pleased to offer our students the opportunity to enroll in an affordable, comprehensive health insurance plan for the 2014-2015 policy year.

This Plan features:

- An unlimited policy year maximum
- Low annual deductibles: \$200 in-network and \$450 out-of-network
- Coverage at 80% in-network & 60% out-of-network
- In-Network Physician's Office visits covered at 100% after a \$20 copay
- Preventive care services with no deductibles, copays or coinsurance (In-Network Only)
- Students will be able to locate providers whether at home, school, or throughout the country through the United Healthcare Choice Plus Network
- Prescription drug coverage with low copays
- Coordination with the on-campus Student Health Center
- Pediatric Dental & Vision coverage up to age 19
- Worldwide Coverage including Medical Evacuation, Repatriation & Travel Assistance Services
- Accidental Death & Dismemberment Coverage
- Wellness discounts including Vision and Dental

*For a complete description of the benefits available, limitations and exclusions please visit*  
**[www.gallagherstudent.com/Bluefield](http://www.gallagherstudent.com/Bluefield)**

All undergraduate students enrolled in 6 or more credits are automatically enrolled in and billed for the Student Health Insurance Plan on their tuition bill. If you are currently insured by a plan that provides comparable coverage, you can waive enrollment prior to the deadline.

**See reverse side for enrollment/waiver instructions**

## **DEADLINE FOR ENROLLMENT/WAIVER FORM SUBMISSION IS SEPTEMBER 2, 2014\***

Not all plans are considered comparable, such as out-of-state Medicaid plans, certain HMOs and managed care plans.

**Be sure your current insurance plan provides coverage and access to providers in the Bluefield, VA area before waiving coverage.**

### **ONLINE ENROLLMENT/WAIVER PROCESS**

To enroll in or waive the Student Health Insurance Plan for the 2014-2015 policy year:

1. Log on to: [www.gallagherstudent.com/Bluefield](http://www.gallagherstudent.com/Bluefield)
2. Click on 'Student Enroll/Waive'.
3. Create a user account or Log in (if a returning user).
4. Select the 'I want to Waive' or 'I want to Enroll' button. If waiving the insurance, you'll need information found on your current health insurance ID card. Upon completing your online form you will be asked to review the information provided and click 'submit' to complete the process. Immediately upon submitting your Online Form you will receive a reference number.

**\*If a form is not submitted by the deadline, you will remain enrolled in and billed for the Student Health Insurance Plan for the entire policy year.**

**Questions?** Contact Gallagher Student Health & Special Risk by email [BluefieldStudent@gallagherstudent.com](mailto:BluefieldStudent@gallagherstudent.com).