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**Student Health Insurance Through UnitedHealthcare**

In this ever-changing world, access to quality affordable health care is more important now than ever.

Warner University believes that access to health care is a human right. We are committed to removing any barriers or obstacles that may prevent students from seeking quality medical treatment.

Warner has partnered with FirstStudent to provide accessible and affordable health insurance for all traditional students through UnitedHealthcare.

Beginning with the Fall ’21 semester, all students will be required to have health insurance. All undergraduate traditional students will be enrolled in the UnitedHealthcare plan. The plan is compliant with the Affordable Care Act (ACA) and is considered a ‘Gold Plan’ in the marketplace. It offers a low annual deductible, reasonable office visit co-pays and co-pays for prescriptions. For a cost of only $797 per semester, students receive quality affordable medical insurance to help pay for any unexpected illness, medical problems, or accident.

**Already enrolled in a good health insurance plan?** No worries. Students may opt-out of the UnitedHealthcare plan by uploading proof of comparable coverage to the FirstStudent portal.

Examples of comparable coverage include:

* Any PPO plan with primary health coverage availability in Florida with an individual deductible less than $5k.
* HMO plans that have primary health care coverage available in Florida
* Florida based Medicaid or TriCare.

Examples of coverage that would not be sufficient for a waiver include:

* Any PPO plan with an individual deductible of more than $5k OR that does not provide primary health coverage in Florida.
* Any HMO plan that does not offer primary health care coverage in Florida.
* Non Florida based Medicaid plans.
* Any medical cost sharing plan that is not considered ACA compliant health insurance

In order to opt-out and waive the charge for the student insurance from your bill, students will need to log into the FirstStudent portal to upload proof of comparable insurance coverage at the start of each semester. Students unable to provide proof of comparable coverage in any given semester will automatically be enrolled and billed for the student UnitedHealthcare plan.

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**Basic Summary of Plan Benefits**

Plan Cost $1,594 Per Plan Year (8-1/7-31)

Billed $797 Per Semester

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| United Health Care IHECT-FL Gold Enhanced 1 Plan |
| Deductible (In-Network Preferred Provider | $250 (per insured person, per policy year) |
| Deductible (Out-of-Network) | $600 (per insured person, per policy year) |
| Coinsurance Preferred Provider | 80% |
| Coinsurance Out-of-Network | 60% |
| Out-of-Pocket Maximum Preferred Provider | $6,850 |
| Out-of-Pocket Maximum Out-of-Network | $15,000 |
| In-Network Preventative Care Services | 100% paid |
| In-Network Office Visit Co-Pay | $25 |
| Urgent Care Co-Pay | $50 |
| Emergency Room Co-Pay | $150 (waived if admitted to hospital) |
| Prescription Co-Pays Per Prescription | $25 Tier 1/$45 Tier 2/$60 Tier 3 |
| Diagnostic Services, X-Ray, MRI, Lab Tests, | 80% After Deductible is Met |

(This chart is for information purposes only and does not replace a formal Summary Plan Description. The official Summary Plan Description will be provided to all participants at the start of coverage in August. The terms of the Summary Plan Description and Summary Plan Document are the official governing documents for this plan and supersede any errors or omissions contained in the chart above.

**Warner Athletic Secondary Accident/Sports Injury Insurance**

* Warner University provides students with secondary accident and sports related injury coverage designed to work together with **your** primary health insurance.
* If you suffer a sports related injury or accident on campus, *and you incur any out of pocket costs AFTER your primary health insurance has paid its share*, you can submit your Explanation of Benefits (EOB) letter to the Athletic Training department. They will help you start a claim with our secondary insurance carrier who will process your claim and pay healthcare providers according to the terms of the plan.
* ***Please note!! Warner’s accident/sports injury insurance policies are designed to pay ONLY after a student’s primary health insurance company has completed processing the claim. It is not a first pay or primary insurance for any sports related accident or injury.***
* Warner’s Athletic Secondary Accident/Sports Injury Insurance does not pay for any medical related condition, even congenital health conditions that may be discovered as a result of Warner’s mandatory EKG screening, or as a result of examination by Warner’s team doctor.