

# Primary Health/Hospitalization Plan Options

Available to both U.S. citizens and international students:

1. **Student Health Insurance Plan 2017-2018**      \$1652.00 per year

**Broker: Dissinger & Reed**

**Claims Payer: Consolidated Health Plan**

**Insurer: National Guardian**

- Coverage from August 10, 2017 to August 9, 2018
- Affordable Care Act (ACA) compliant (covers pre-existing conditions and has preventive care included)
- Modest copays for doctor visit and prescriptions
- Available to both U.S. Citizens and international students
- Enrolled through a group enrollment process and billed to student account at Hesston College
- Policy Number:

Available to U.S. Citizens only:

2. **UnitedHealthOne Gold Rule Short Term Medical Insurance Plan**

**Broker: Dissinger & Reed**

**Claims Payer: United Health One**

**Insurer: Golden Rule Ins. Co.**

- Choices of benefits for a particular term and deductible (not ACA compliant)
  - Coverage duration is 30-90 days and renewable following that period.
  - Premium (cost) is based on age, gender and health
  - Enrolled through company website individually. Discount on premium if paid in full at enrollment
- <https://www.uhone.com/quote/GetQuote.ashx?BrokerID=AA4164847&ProductType=Short%20Term>
- This is not billable to your Hesston College account
  - Policy number established once enrollment and payment completed

Available to international students only:

3. **Student Insurance Solutions Short Term Medical Plan**      \$112.80 per month (\$1128.00 Aug-May)

**Broker: Dissinger & Reed**

**Claims Payer: United Health One**

**Insurer: United Health / PGH Global**

- Coverage purchased for a period of months with a benefit period of 52 weeks
  - This plan is not ACA compliant
  - Modest copays for doctor visit and prescriptions, \$100 deductible per year
  - Offers preventive care, \$15 prescription copays for Tier 1
  - All interactions and management of the customer account are online through a MyAccount process
- <https://www.drathlete.com>
- This is not billable to your Hesston College account
  - Policy Number: 2017-203035-91