

**2026-2027 Norwich University
Student Health Insurance Plan
August 10, 2026 to August 9, 2027**

BENEFITS			
	<u>In-Network</u>	<u>Out-of-Network</u>	
Plan Maximum	Unlimited	Unlimited	
Deductible	\$250 Ind	\$500 Ind	
Out-of-Pocket Maximum	\$9,200 Ind	\$18,400	
Coinsurance	80% of NC*	60% of U&C**	*NC - Negotiated Charge
Office Visit Copay	80% of NC	60% of U&C	**U&C - Usual & Customary Charge
Urgent Care	80% of NC	80% of U&C	***AC - Actual Charges
ER Copay	80% of NC	80% of U&C	
Rx Copays	\$20/\$40/\$80/\$80	80% of AC***	
Student Health Center Benefit	N/A	N/A	
Preventive / Wellness	100% of NC	80% of U&C	
AD&D	\$10,000		
Dependent Coverage?	No		
PPO	Cigna PPO		
PBM	Wellfleet Rx/ESI		
Travel Assistance	TravelGuard		
Plan Includes: Care Connect our 24/7 Student BH line; 24/7 Nurse-line and Clinical Support (SHIP members will be covered under the Campus-Wide plans for Care Connect and Nurse-line services if they are selected).			