As Franklin & Marshall College, in partnership with Lancaster General Health, launches enhanced health and counseling services for our students, we are pleased to offer new options for meeting students’ health and wellness needs.

**OPTION 1: COMPREHENSIVE STUDENT HEALTH INSURANCE PLAN (SHIP)**

Platinum-level coverage provided by Highmark Blue Shield is $1,800 for the plan year August 1, 2015–July 31, 2016. Purchasing the SHIP can be less expensive than the cost of your home plan, and it includes national and international networks of providers.

Students with SHIP will have the following services covered at Appel Infirmary:

- unlimited primary care visits
- up to seven individual counseling visits
- unlimited group counseling sessions
- laboratory services (not including reference lab)
- medical supplies and limited distribution pharmacy
- preventive-care immunizations mandated by the Affordable Care Act (Appel Infirmary and Lancaster General Health reserve the right to charge for certain travel immunizations, as well as employment physicals and other services specifically excluded or limited)

**OPTION 2: COMPLEMENTARY CARE**

$300 for academic plan year (mid-August 2015 to mid-May 2016)

If you have personal insurance that allows you to waive enrollment in F&M’s SHIP, but have limited in-network options for the Lancaster area and/or a high deductible, Complementary Care may be a good fit for you. It will provide peace of mind that your individual health care needs will be met while proactively controlling your costs for health care.

In addition to the services offered at Appel as described under Option 1, Complementary Care also offers one pre-funded visit per semester to LG Health Urgent Care-Lancaster, including one doctor visit, imaging, lab and standard procedures.

**Note:** The fee for Complimentary Care is considered a Student Administrative Health Fee (SAHF) under the Affordable Care Act. Such fees are not a form of health insurance. SAHF fees are governed by a plan document, which includes the complete description of covered services, benefits, limitations and exclusions, and other special provisions. The plan document will be available soon on the F&M website.

**OPTION 3: PERSONAL INSURANCE ONLY**

Personal insurance will be billed for any services (including both health and counseling) or supplies provided at Appel Infirmary.

**FEES AND PERSONAL INSURANCE**

For 2015-16, all students will be assessed the College’s customary $50 per semester Health Services Fee. This fee will cover all visit co-payments not covered by your insurance for care received at F&M’s Appel Infirmary. For students who choose to waive participation in the SHIP or decline to purchase Complementary Care, your personal insurance will be billed for any services (health or counseling) or supplies provided by Appel Infirmary. You may also have to pay deductibles, co-insurance or other costs not covered by your insurance.

Students are not required to purchase SHIP or Complementary Care. If you have questions, please contact the Healthcare Advocates at Hulse/QM at 1-800-433-2042.