

Student Health Insurance Plan Norwich University



Rates & Dates



- Annual Enroll/Waive Deadline: Monday, August 1, 2022
- Annual Coverage Period: August 10, 2022 to August 9, 2023
- Annual Premium: \$1,420

Login Online – New Process for 2022/2023!



- Visit sso.norwich.edu and login with your Norwich username and password. You will be directed to the MyApps page.
- Locate the Student Health Insurance icon and double click on it and you will now be directed to your profile on the Gallagher site.
- Click on either the Enroll or Waive button in the Plan Summary for the 2022-2023 plan.

Find a Doctor



The Provider network for this plan is Cigna Preferred Provider Network. You may choose any physician or hospital; however, using providers that are part of the network may decrease your share of the costs. For a complete listing of network providers, click "Find a Doctor" at www.gallagherstudent.com/Norwich.

Did you know?

Student Health Insurance Plans are generally less expensive and have better coverage. Most plans are PPO's (Preferred Provider Networks), which means easy access to providers near campus or anywhere you may live or travel.

Prescription Drugs



To fill a prescription visit any in-network pharmacy and pay the copay. Participating pharmacies can be found online, click "Pharmacy Program" www.gallagherstudent.com/Norwich

	In Network	Out of Network
Deductible	\$50 per Person	\$50 per Person
Coverage Percentage	90% of Negotiated Charge (NC)	80% of Usual & Customary (U&C)
Office Visit Copay	90% of NC	80% of U&C
Emergency Room Copay	90% of NC	Same as In-Network Benefit subject to U&C
Prescription Drug Copay	Tier 1 \$10 copayment then plan pays 100% of NC	80% of Actual Charge after deductible
	Tier 2 \$20 copayment then plan pays 100% of NC	
	Tier 3 \$20 copayment then plan pays 100% of NC	