

**Dartmouth Student Group
Health Plan
(DSGHP)
&
Insurance Information
Office**

Welcome to Dartmouth College!

We are the Dartmouth Student Group Health Plan Team. We are available to assist you with your insurance needs.

We can assist with....

- Coverage and reimbursement questions on DSGHP
- DSGHP eligibility
- Claim submissions
- Referrals in the Hanover, NH area
- Finding In-network providers

We can also help you with basic non-DSGHP insurance questions.



Who we are (from left to right);

Michelle Murray

- DSGHP Eligibility
- Claims Assistance

Ginger Farewell Lawrence

- Office Manager

Tracy Wallace

- Claims Assistance
- Coverage Assistance

To ensure that all students are adequately insured, all active students are automatically enrolled into the Dartmouth Student Group Health Plan (DSGHP) and their tuition account is charged the premium, every academic year that they are eligible.

Students who have their own health or insurance plan may apply to waive the automatic enrollment into the Dartmouth Student Group Health Plan (DSGHP) by completing the waiver process each year.

Insurance Enrollment

Dartmouth Waiver Process

To waive the Dartmouth Student Group Health Plan (DSGHP) coverage, your health/insurance plan must be compliant with the Affordable Care Act (ACA) requirements, in the Hanover, NH area.

Insurance data is collected through an automated waiver verification system. This ensures compliance with standards set forth by the institution and with state and federal health insurance mandates.

For detailed information on the Dartmouth's insurance requirements and waiver process, please visit the DSGHP website.

www.dartgo.org/studentinsurance

Please note: there are deadlines, and late fees apply for late waiver submissions.

We participate in the dental savings program, Basix, to help save you on your dental costs.

We have low deductibles and out-of-pocket maximums.

If you receive services that are considered preventative under the Affordable Care Act, they will be covered or reimbursed at 100% if done at an in-network provider.

Most services that are billed by the Dartmouth College Health Service (DCHS) will be reimbursed at 100%.

You may access your policy card information & your processed claims on-line.

Please note: A referral is required from DCHS if you are in the Hanover, NH area and need to be seen outside of DCHS. Without this referral, services will be processed at the out-of-network level. This referral requirement does not apply to dependent children, eye & hearing exams, or if you are not in the Hanover, NH area.

DSGHP Coverage Highlights

DSGHP Coverage Example

Joe is having titers drawn for Hepatitis B, MMR & Varicella in-network.

The plan's overall deductible	\$250
Plan pays after deductible	80%
Student pays coinsurance	20%

This is just an EXAMPLE on how your DSGHP benefits work.

Total Example Cost	\$500
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This is an example of what you would pay:

Cost Sharing

Deductible	\$250
Plan pays after deductible	\$200
Student's coinsurance	\$50
Grand Total you will pay:	\$300

Joe is having immunizations for Hepatitis B, MMR & Varicella at DCHS

The plan's overall deductible	\$250
Plan pays after deductible	80%
Student pays coinsurance	20%
Benefit for Services at DCHS	100%

This is just an EXAMPLE on how your DSGHP benefits work.

Total Example Cost	\$333
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This is an example of what you would pay:

Cost Sharing

Deductible	\$0
Plan pays after deductible	\$0
Student's coinsurance	\$0
Plan pays for Services at DCHS	\$333
Grand Total you will pay:	\$0

This is not a cost estimator. The treatment shown is just an example of how DSGHP might cover medical care. Note, your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors.

Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Please note this coverage examples is based on self-only coverage.

Office Location:

37 Dewey, Suite 402-408

Enter from Maynard parking lot

Go up to the 4th Floor, follow signs

Office Hours:

Fall, Winter & Spring Terms

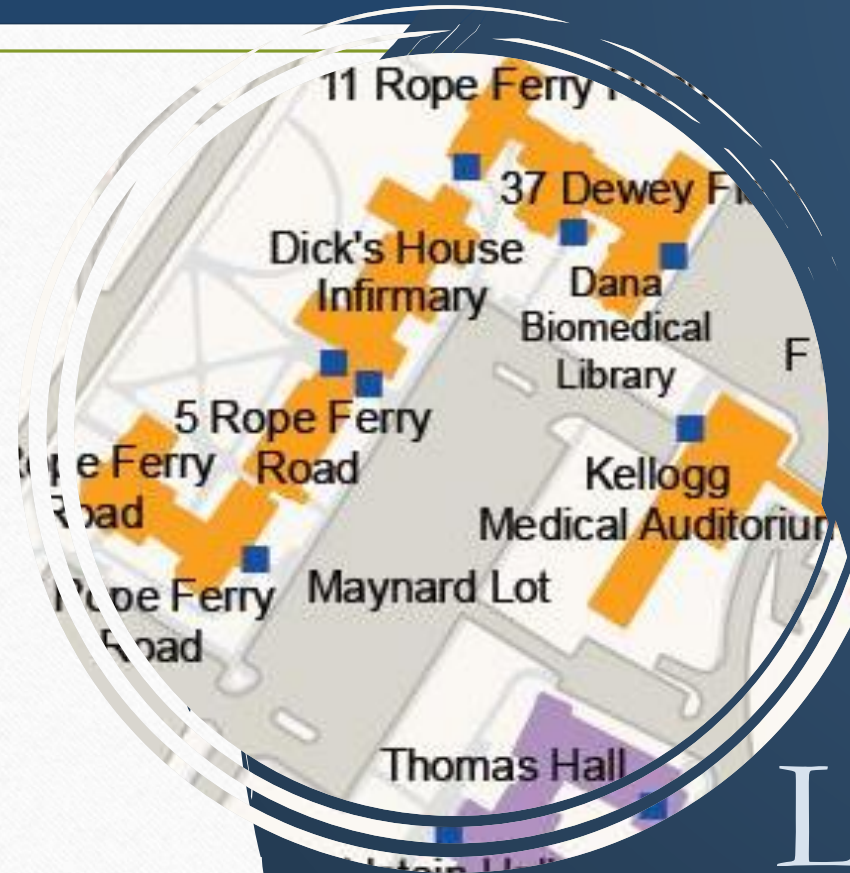
Monday – Friday, 8:00am – 4:30pm

Closed from 12:00 noon to 1:00pm

Summer Term & Breaks

Monday – Friday, 8:00am – 4:00pm

Closed from 12:00 noon to 1:00pm



Hours & Location

Phone:

(603) 646-9438 and (603) 646-9449

E-mail:

Dartmouth.Student.Health.Plan@Dartmouth.edu

Postal Mailing:

5 – 7 Rope Ferry Road
Hanover, NH 03755

Campus:

Hinman Box# 6143

Web:

dartgo.org/studentinsurance



Questions?
Contact our
Team

Take care and
have a great
rest of your
day!

THANK
YOU