Brochure of Coverage
Policy Form 9F149-CL

Mandatory Accident & Sickness Insurance Plan
a Non-Renewable Term Policy

Designed for

Graduate Students of

MARQUETTE UNIVERSITY

2011 • 2012

Administered by

STUDENT ASSURANCE SERVICES INCORPORATED

www.sas-mn.com
333 N. Main St. • P.O. Box 196
Stillwater, MN 55082-0196

Underwritten by

COLUMBIAN LIFE INSURANCE COMPANY
HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: VESTAL PARKWAY EAST
P.O. BOX 1381 • BINGHAMTON, NY 13902-1381

Form No. 3806-CL-11 WI W-75WI
INTRODUCTION
The University is making available a plan of blanket accident and sickness insurance (hereinafter called “plan” or “Plan”) underwritten by Columbian Life Insurance Company and administered by Student Assurance Services, Inc. This brochure provides a general summary of the insurance coverage. Keep this brochure as no individual policy will be issued. This summary is not a contract; however, the Master Policy is on file at the University or available for review by contacting Student Assurance Services, Inc. The Master Policy contains the contract provisions and shall prevail in the event of any conflict between this brochure and the Master Policy.

The insurance plan provides continuous protection, 24 hours a day, anywhere in the world during the period of coverage for which the proper premium has been paid. Coverage is not automatically renewed. Students must re-enroll when coverage terminates to maintain continuous coverage.

• The basic maximum benefit is $50,000 for each covered injury or sickness.
• Basic benefits are subject to a policy year in-network deductible of $200 per person or an out-of-network deductible of $500 per person.
• An option is available to purchase major medical benefits with a lifetime maximum of $250,000 for each covered injury or sickness.
• 24-hour nurse line program providing phone based health information is included.
• To maximize savings and reduce out-of-pocket expenses, select a HealthEOS Plus preferred provider. These preferred providers have agreed to provide services at discounted rates.

STUDENT ELIGIBILITY
The following students are eligible to enroll in the insurance plan:

Full Assistantship Recipients: Graduate students who receive full assistantships (defined as 18-credit per year tuition scholarships with minimum stipends of $13,200) who have also received award offers stating they are eligible for University-paid health insurance, qualify to have their entire annual premium paid by the University.

Full Fellowship Recipients: Graduate students who receive full graduate fellowships (defined as 18-credit per year tuition scholarships or their equivalent in continuing enrollment fees, with minimum stipends of $13,200) who have also received award offers stating they are eligible for University-paid health insurance, qualify to have their entire annual premium paid by the University.

Less than Full Assistantship Recipients: Graduate students who receive at least a half-assistantship but less than a full assistantship (defined as a minimum 9-credit per year tuition scholarship with a minimum stipend of $6,600) who have also received award offers stating they are eligible for University-paid health insurance, will be eligible to have a portion of the premium paid for by the university when they pay a premium of $215.

Students age 65 or over, or online and distance learning students taking home study, correspondence, or television courses are not eligible to enroll in the insurance plan.

Students must be physically and actively attending classes on campus to enroll in the insurance plan. Except for medical withdrawal due to a covered injury or sickness, any student withdrawing from the University during the first 31 days after the effective date of coverage shall not be covered under the insurance plan. Students who graduate or withdraw from the University after 31 days, whether involuntarily or voluntarily, will remain covered under the insurance plan until coverage expires.

The Plan Administrator reserves the right to determine if the student has met the eligibility requirements. If the Plan Administrator later determines the eligibility requirements have not been met, its only obligation is to refund the premium.

COVERAGE FOR DEPENDENTS
Students who enroll in the insurance plan may also enroll their eligible dependents. Dependents must enroll when the student first enrolls in the insurance plan and must enroll for the same coverage as the student.
TO ENROLL FOR COVERAGE

Students are automatically enrolled in the $50,000 basic benefit plan by the University. Students who wish to purchase optional major medical coverage or dependent coverage, may enroll as follows:

OPTION 1 – Enroll Online – Credit Card payment only. Students can complete an online enrollment form on the website www.sas-mn.com. The online form is available under Find My School.

OPTION 2 – Mail Enrollment Form and Payment
1. Students can download and print an enrollment form on the website www.sas-mn.com. Print all information legibly and indicate the coverage and options desired.
2. Enclose a check or money order payable to Student Assurance Services, Inc. or complete all credit card information.
3. Send the form and payment to:
   Student Assurance Services, Inc.
   P.O. Box 196 • Stillwater, MN 55082-0196

EFFECTIVE AND EXPIRATION DATES OF COVERAGE

Student coverage becomes effective on the later of the following dates:
• The Master Policy effective date August 01, 2011; at 12:01 a.m.;
• The first day of the term for which the proper premium has been paid; or
• 12:01 a.m. following the date the proper premium is received by the University or Plan Administrator.

Student coverage will expire on the earliest of the following dates:
• The Master Policy expiration date July 31, 2012; at 11:59 p.m.; or
• When premium for the accident and sickness insurance coverage is due and unpaid.

Dependent coverage under the Policy becomes effective on the same date as the insured student for which the proper dependent premium payment is received. Coverage will not be effective prior to that of the insured student. Dependent coverage will expire on the date the student's coverage expires or the date the dependent no longer meets the definition of a dependent.

IMPORTANT: Coverage is not automatically renewed. Students are responsible for keeping the Policy in force.

LATE ENROLLMENT
Dependents may enroll after the student first enrolls in the plan only if there is a qualifying event. Qualifying events include involuntary loss of coverage under another health plan, marriage, birth or adoption of a child. Enrollment in the plan must be received no later than 30 days after the qualifying event. Students should notify the Plan Administrator when dependents become eligible for late enrollment.
PREMIUM REFUND POLICY
A prorated refund will be issued only for the following situations:

- Students who withdraw from the University within the first 31 days following their effective date of coverage, unless medical benefits have been paid during the first 31 days; or
- Students who have entered into full-time active duty military service for any country; or
- Students who are non-immigrant foreign nationals who have permanently left the North American Continent.

All premium refund requests must be made in writing and include any proof and date of occurrence. Refund requests should be sent to:

Student Assurance Services, Inc.
P.O. Box 196 • Stillwater, MN 55082-0196

ID CARDS
An ID card will be mailed to the student’s address on file approximately 2 weeks after the enrollment form and premium payment are received. Students do not need an ID card to be eligible to receive benefits under the Policy. For lost ID cards, request an ID card from the website www.sas-mn.com.

CONTINUOUS COVERAGE
Coverage will be considered continuous, if the student was covered to the policy expiration date of the prior student health insurance policy of the policyholder, and the student enrolled for coverage under the Policy and paid the required premium within 31 days of the expiration date of the prior student health insurance policy.

The student will not be denied benefits under the Policy for a pre-existing condition or an injury or sickness covered under the prior student health insurance policy, unless under the Policy the injury or sickness expenses incurred are not considered a covered service, or benefits are limited by other provisions in the Policy. If the prior policy was administered by the Plan Administrator benefits will not be paid under the Policy if any applicable lifetime maximum has been exhausted.
## Schedule of Benefits

### In-Network vs. Out-of-Network Benefits

<table>
<thead>
<tr>
<th>Coverage</th>
<th>In-Network Benefit</th>
<th>Out-of-Network Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Maximum Benefit</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Basic Deductible</td>
<td>$200</td>
<td>------</td>
</tr>
<tr>
<td>In-Network Deductible</td>
<td>$200</td>
<td>------</td>
</tr>
<tr>
<td>Optional Major Medical Lifetime Maximum Benefit</td>
<td>$250,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Student Health Services Benefits</td>
<td>Refer to page 9</td>
<td></td>
</tr>
</tbody>
</table>

### Covered Services and Benefit Limits

#### Inpatient
- **Hospital Room and Board**: Semi-private room rate; Out-of-Network - Benefit is payable up to maximum $1,200 per day
  - 80% (In-Network) 60% (Out-of-Network)
- **Hospital Intensive Care**: Includes general and 24-hour nursing care; Benefit is payable under Hospital Room and Board
  - 80% (In-Network) 60% (Out-of-Network)
- **Hospital Miscellaneous**: Benefit is payable under Hospital Room and Board
  - 80% (In-Network) 60% (Out-of-Network)
- **Inpatient Routine Newborn Care**: Benefit is payable up to 48 hours following vaginal delivery, or up to 96 hours following cesarean section delivery
  - Same as any Sickness (In-Network) Same as any Sickness (Out-of-Network)
- **Surgical Treatment**: Out-of-Network - Benefit is payable up to a maximum of $5,000
  - 80% (In-Network) 60% (Out-of-Network)
- **Assistant Surgeon**: No Benefit
- **Anesthesia**: 25% of Surgical Treatment
- **Physician’s Non-Surgical Visits**: 1 visit per day; Not paid same day as surgery
  - 80% (In-Network) 60% (Out-of-Network)
- **Physiotherapy**: 80% (In-Network) 60% (Out-of-Network)
- **Pathology and Radiology**: Benefit is payable under Hospital Room and Board
  - 80% (In-Network) 60% (Out-of-Network)
- **Private Duty Nurse**: When medically necessary
  - 80% (In-Network) 60% (Out-of-Network)
- **Chemotherapy and Radiation Therapy**: Benefit is payable under Hospital Room and Board
  - 80% (In-Network) 60% (Out-of-Network)
- **Preadmission Tests**: Benefit is payable within 3 working days prior to admission
  - 80% (In-Network) 60% (Out-of-Network)
- **Maternity**: Same as any Sickness
- **Mental and Nervous Disorders and Substance Abuse**: Refer to Mandated Benefits for description of benefits payable
  - See page 15 (In-Network) See page 15 (Out-of-Network)

#### Outpatient
- **Hospital Emergency Room**: In-Network or Out-of-Network - Benefit is payable after a $100 copay per visit; copay is waived if admitted
  - 80% (In-Network) 60% (Out-of-Network)
- **Hospital Outpatient Surgical Miscellaneous (Day Surgery)**: In-Network or Out-of-Network - Benefit is payable after a $500 copay; Out-of-Network - Benefit is payable up to a maximum of $1,200
  - 80% (In-Network) 60% (Out-of-Network)
- **Surgical Treatment**: Out-of-Network - Benefit is payable up to a maximum of $5,000
  - 80% (In-Network) 60% (Out-of-Network)
- **Anesthesia**: 25% of Surgical Treatment
- **Physician Non-Surgical Visits**: 1 visit per day; Not paid same day as surgery; In-Network or Out-of-Network - Benefit is payable after $40 copay per visit.
  - 100% (In-Network) 60% (Out-of-Network)
- **Diagnostic X-Ray and Lab Services**: 80% (In-Network) 60% (Out-of-Network)
- **Chemotherapy and Radiation Therapy**: 80% (In-Network) 60% (Out-of-Network)
- **Injections**: 80% (In-Network) 60% (Out-of-Network)
- **Physiotherapy**: 80% (In-Network) 60% (Out-of-Network)
- **Mental and Nervous Disorders and Substance Abuse**: Refer to Mandated Benefits for description of benefits payable
  - See page 15 (In-Network) See page 15 (Out-of-Network)
- **Maternity**: Same as any Sickness
- **Prescription Drugs**: Not subject to policy year deductible; $15 copay per generic drug; $35 copay per brand drug; up to policy year maximum of $2,500; 30-day supply/prescription. Includes acne, allergy, and psychotherapy medications; Must submit pharmacy receipt for reimbursement of charges less the copay; see page 27
  - Charges Incurred

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**Note**: The document above outlines the benefits and coverage details for an insurance plan, including maximum benefits, deductibles, and benefits for specific services and conditions. These benefits are applicable within and outside the network of providers.
### OTHER INPATIENT OR OUTPATIENT

<table>
<thead>
<tr>
<th>Service</th>
<th>Benefit Details</th>
<th>Copay Percent</th>
<th>Max Benefit Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>AMBULANCE SERVICES</td>
<td>Benefit is payable up to a maximum of $1,000</td>
<td></td>
<td>80% 80%</td>
</tr>
<tr>
<td>CAT SCAN OR MRI</td>
<td>In-Network - Benefit is payable up to maximum of $1,250; Out-of-Network - Benefit is payable up to maximum of $1,000</td>
<td>80% 60%</td>
<td></td>
</tr>
<tr>
<td>CONSULTANT PHYSICIAN</td>
<td>When requested by attending physician</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>DENTAL TREATMENT</td>
<td>Coverage is limited to injuries to sound natural teeth; Does not include biting or chewing injuries; Benefit is payable up to maximum of $200</td>
<td>80% 80%</td>
<td></td>
</tr>
<tr>
<td>DURABLE MEDICAL EQUIPMENT</td>
<td>Benefit is payable up to a maximum of $500</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>HEARING EXAM</td>
<td>If related to sickness or symptoms and exam is necessary for a diagnosis</td>
<td>80%</td>
<td>60%</td>
</tr>
<tr>
<td>MOTOR VEHICLE INJURY</td>
<td>Same as any Injury</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ROUTINE ANNUAL GYN AND PAP SMEAR</td>
<td>Same as any Injury</td>
<td>80%</td>
<td>60%</td>
</tr>
</tbody>
</table>

### OTHER SCHEDULED BENEFITS

#### OPTIONAL MAJOR MEDICAL BENEFIT

If this coverage is purchased, benefits are payable under the Basic Injury and Sickness Schedule of Benefits first, until the $50,000 basic maximum has been paid for each covered injury or sickness. After the basic maximum has been satisfied, benefits are then payable under the Optional Major Medical benefit. When services are provided by a preferred provider, benefits are payable at 100% of the in-network negotiated fee. When services are provided by a non-preferred provider, benefits are payable at 80% of the out-of-network usual and customary charges incurred. Benefits are payable up to a $250,000 lifetime maximum benefit for each covered injury or sickness. This maximum includes the benefits payable under Basic Injury and Sickness and Optional Major Medical. The following services are not payable under this benefit: mental and nervous disorders or substance abuse in excess of mandated benefits; motor vehicle injuries; dental treatment; outpatient physical therapy; assistant surgeon; or charges in excess of the basic benefit for inpatient hospital room and board, intensive care and hospital miscellaneous.

#### *STUDENT HEALTH SERVICES (SHS) BENEFITS*

When non-emergency care is needed, students are strongly encouraged to use the Student Health Service first. If the Student Health Service does not provide the care needed, they can provide the student with information to make informed health care decisions. The following benefits are available when a student receives covered services (as listed in the Schedule of Benefits and not excluded in the Policy) at the Student Health Service:

- Basic Injury and Sickness deductible and copay is waived
- The co-insurance for payment of covered services is 100% of charges incurred, including lab tests and prescription drugs dispensed
- Benefit for routine GYN exam and pap smear is payable at 100% of charges incurred
- Benefit for Immunizations required by the University are payable, including age appropriate immunizations required by state mandated benefits; immunizations for travel; and vaccinations for influenza and meningitis

#### BENEFITS MANDATED BY THE STATE OF WISCONSIN

The Policy pays benefits in accordance with any applicable Wisconsin law. Description of these state mandated benefits can be found on pages 14-19. Benefits may be subject to deductibles, co-insurance, limitations, or exclusions.

#### ADDITIONAL PROGRAMS

*ASK MAYO CLINIC (Nurse Line)…………………………………………………………………………………………………………………………………………………………. see details page 21

*Note: These additional programs are not underwritten by Columbian Life Insurance Company, but provided by an independent vendors and are included if students participate in the insurance plan.
EXPLANATION OF BENEFITS

BENEFIT PAYMENTS
Benefits are payable only for expenses incurred during the policy benefit period. No benefits are payable for expenses incurred prior to or after the insured’s effective or expiration dates respectively. The Policy does not provide benefits for services which are not listed in the Schedule of Benefits.

Medical expenses under basic injury and sickness benefits and optional major medical are payable at the in-network co-insurance for the negotiated fee or the out-of-network co-insurance for the usual and customary charges, less any deductible or copay if applicable. Benefits will be payable up to the policy year maximum for each covered injury or sickness. In addition to the policy year maximum, the Policy may contain benefit level maximums for a covered service, as outlined in the Schedule of Benefits.

PRE-CERTIFICATIONS AND REFERRALS
This insurance plan does not require pre-certification or referrals for any covered service prior to the date the service is performed. Covered services will be evaluated for benefits when the claim is submitted to the Plan Administrator for payment. A verbal explanation of benefits does not guarantee payment of claims.

CO-INSURANCE, COPAY AND DEDUCTIBLE
Covered services are subject to co-insurance, copay and deductible as described below.

Co-insurance is the percentage of covered expenses the Policy pays, after the deductible is satisfied. Refer to the Schedule of Benefits for the amount.

Copay is the amount the insured must pay to the physician or hospital for each procedure, office visit, or confinement, each time he or she receives a covered service. The prescription drug copay is not paid at the pharmacy, but rather is subtracted from benefits when a claim is submitted by the insured for payment.

Deductible is the amount subtracted from eligible expenses before benefits are considered. Each insured person must satisfy the deductible.

HOSPITAL EXPENSES
The following medically necessary hospital expenses are payable, not to exceed any benefit limits listed in the Schedule of Benefits:

1. Hospital Room and Board: Benefits are payable for the daily semi-private room rate when hospital confined. The room rate includes an allowance for general nursing care provided for and charged by the hospital.

2. Hospital Miscellaneous (Inpatient): Benefits are payable for services and supplies when hospital confined including, but not limited to: the cost of the operating room; laboratory tests; x-ray examinations; anesthesia; drugs (excluding take home drugs) or medicines; therapeutic services; and supplies. In computing the number of days payable under this benefit, the date of admission will be counted, but not the date of discharge.

3. Hospital Outpatient Surgical Miscellaneous: Benefits are payable for facility expenses (when not hospital confined) for scheduled day surgery at an outpatient surgical care unit or licensed outpatient surgical center. Benefits for services and supplies include but not limited to: the cost of the operating room; laboratory tests; x-ray examinations; anesthesia; drugs (excluding take home drugs) or medicines; therapeutic services; and supplies.

4. Hospital Emergency Room Services (Outpatient): Benefits are payable for necessary emergency treatment provided in an urgent care facility or clinic, an observation room, or other room designated by the hospital.

SURGICAL EXPENSES
The following medically necessary surgical related expenses are payable, not to exceed the benefit limits in the Schedule of Benefits:

1. Surgical Treatment: Eligible surgery procedures are those procedures identified in the surgery section of the Physicians’ Current Procedural Terminology (CPT). Benefits are payable whether surgery is performed in or out of a hospital. If two or more procedures are performed through the same incision or in immediate succession at the same operative session, the maximum amount paid for the subsequent procedure will not exceed 50% of the usual and customary charges for the subsequent procedure.

2. Anesthesia: Benefits are payable for the administration of anesthesia when performed by a physician and certified registered nurse anesthetist, including drugs and supplies used in connection with the surgery or covered test or procedure.
PHYSICIAN EXPENSES

The following medically necessary physician visit related expenses are payable, not to exceed the benefit limits in the Schedule of Benefits:

1. **Physician's Non-Surgical Visits (Inpatient):**
   Benefits are limited to one visit per day and include physician’s evaluation and management services as identified in Physicians’ Current Procedural Terminology (CPT). Benefits are not paid for a visit on the same day as surgery. Covered visits will be paid under the inpatient benefit or under the outpatient benefit, but not both on the same day.

2. **Physician's Non-Surgical Visits (Outpatient):**
   Benefits are limited to one visit per day and include the physician’s evaluation and management services as identified in Physicians’ Current Procedural Terminology (CPT). Benefit includes any ancillary supplies received during the visit, except as specifically provided in the Schedule of Benefits. Benefits are not paid for a visit on the same day as surgery. Covered visits will be paid under the outpatient benefit or under the inpatient benefit, but not both on the same day.

3. **Consultant Physician:** Benefits are payable if requested and approved by the attending physician.

OTHER OUTPATIENT MEDICAL EXPENSES

The following medically necessary surgical or nonsurgical related expenses are payable, not to exceed the benefit limits in the Schedule of Benefits:


2. **Ambulance Services:** Benefits are payable for professional ground ambulance service, except as specifically listed in the Schedule of Benefits.

3. **Physiotherapy:** Benefits are payable for any form of therapeutic or manual treatment by an eligible provider, including but not limited to: physical or mechanical therapy; diathermy; ultrasonic treatment; EMS; whirlpool; heat treatments; or manipulation. All treatments received during one visit will be subject to the benefit limit on the Schedule of Benefits.

4. **Durable Medical Equipment:** Benefits are payable for any supportive appliance or device that (i) is prescribed by a physician; (ii) is primarily and customarily used to serve a medical purpose; (iii) can withstand repeated use; (iv) generally is not useful to a person in the absence of injury or sickness; and (v) is used exclusively by the insured person. No benefits will be paid for rental charges in excess of purchase price. Durable medical equipment does not include for example: non-prescription therapy devices or medical supplies; comfort and convenience items; modifications of the covered person’s residence, property, or automobiles; corrective shoes; and exercise and sports equipment. A written prescription must accompany the claim when submitted.

5. **Prescription Drugs:** Benefits are payable for the cost of the drug obtained from a licensed pharmacy. Does not include charges for the injection or administration of the drug. Benefits are limited to a 30-day supply for each covered prescription drug. A claim must be submitted for reimbursement, see page 26 for more information.

6. **Dental Treatment:** Benefits are payable for dentist’s fees for surgery, x-rays, or dental services related to an accidental injury to sound, natural teeth, including replacement of the injured natural teeth. Benefits do not include tooth fracture due to biting or chewing. Treatment must be completed within the policy period.

MATERNITY EXPENSES

Benefits are payable for an insured’s covered services for maternity care, including hospital, surgical, and medical expenses. Maternity expenses are paid the same as covered expenses for any other sickness. Benefits paid are shown in the Schedule of Benefits.

Covered medical expenses include: physician visits; diagnostic services; obstetrical /surgical procedures; hospital room and board; and hospital miscellaneous; and medically necessary routine screening examinations and testing as established as the standard of care by the American College of Obstetricians and Gynecologists. Routine screening and testing includes: pregnancy test; alpha-fetoprotein; antibody screening; blood group and Rh type; one pap smear; gestational diabetes screening; hemoglobin or hematocrit; hepatitis B screening; HIV screening; one ultrasound; rubella antibody measurement; syphilis screening; urinalysis; one amniocentesis for women over age 35; and genetic testing when there is family history of genetic disorders in a parent or a sibling.

PRE-EXISTING CONDITIONS

The Policy does not cover any condition which originates, is diagnosed, treated, or recommended for treatment within the 12 months immediately prior to insured’s effective date of coverage.
A pre-existing condition is subject to a 12-month pre-existing condition waiting period. During this waiting period, the insured must be continuously covered under the Policy for 12 consecutive months. The pre-existing condition waiting period must expire before benefits for a pre-existing condition will be considered for payment under the Policy. If any break in continuous coverage occurs, the pre-existing condition exclusion will apply.

Provisions that Reduce or Eliminate the Pre-existing Condition Waiting Period:

• If an insured had 12 months of continuous coverage under a prior student health plan, the injury or sickness which began during the prior year of coverage will not be considered a pre-existing condition.

• The pre-existing condition waiting period will be reduced by the period of time an insured was covered by prior creditable coverage, if such coverage was continuous (no break in coverage for 63 or more days to a date immediately prior to the effective date of coverage under the Policy). Proof of prior creditable coverage must be provided by submitting a certificate of prior coverage from the prior medical plan or other satisfactory evidence of coverage.

Prior creditable coverage means the prior student health insurance policy of the policyholder or other health coverage provided in the United States under any of the following: a group health plan; health insurance coverage under any hospital or medical service policy or certificate, hospital or medical service plan contract, or health maintenance organization contract; Medicare; Medicaid; military health care; a medical care program of the Indian Health Service or of a tribal organization; a state health benefits risk pool; the federal employee health benefits program; a public health plan; or a health benefit plan of the Peace Corps.

Prior creditable coverage does not include prior coverage before a break in coverage. A break in coverage occurs when an individual does not have health coverage for 63 or more continuous days.

The Policy pays benefits in accordance with the following summary of Wisconsin mandated benefits. Benefits shall be subject to deductibles, copay, co-insurance, limitations and any other provisions of the Policy, unless stated otherwise under the specific coverage provision listed below.

**Mental or Nervous Disorders, Alcoholism, or Drug Abuse**

Benefits are payable under the Policy as follows:

A. For inpatient care - the lesser of: 100% of covered charges for the first 30 days of hospital confinement; or 90% of the first $7,000 of covered charges.

B. For outpatient care - a maximum of 90% of the first $2,000 of covered charges.

C. For transitional treatment arrangements - a maximum of 90% of the first $3,000 of covered charges. “Transitional Treatment Arrangements” means services for the treatment of nervous or mental disorders, or alcoholism, or other drug abuse problems that are provided in a less restrictive manner than inpatient hospital services but in a more intensive manner than outpatient services. It includes the following types of certified services:

1) Adult day treatment;
2) Child and adolescent day treatment;
3) Services for chronically mentally ill persons provided through a community support program;
4) Services in residential treatment programs for alcohol and drug dependent persons;
5) Services for alcoholism and other drug problems in a day treatment program;
6) Services in intensive outpatient programs provided in accordance with the patient placement criteria for the treatment of psychoactive substance use disorders published by the American Society of Addiction Medicine.

The maximum benefit provided by the Policy, in a policy period, for all inpatient, outpatient, and transitional treatment for mental or nervous disorders, alcoholism, or drug abuse combined is $7,000.

The maximum benefit for all inpatient, outpatient, and transitional treatment for mental or nervous disorders, alcoholism, or drug abuse provided does not include costs incurred for prescription drugs and diagnostic testing. Coverage for prescription drugs and diagnostic testing are payable the same as any sickness subject to maximums, deductibles, co-insurance, and benefit limits of the Policy.

The amount applied to the maximum benefit will be the lesser of: the actual payment or reimbursement made by the Policy or the amount charged by the provider.

**Hospital Inpatient and Outpatient Care for the Treatment of Kidney Disease**

Benefits under the Policy may be limited to dialysis, transplantation, and donor-related services not to exceed $30,000 annually, as defined by the Department of Health and Family Services.
MANDATED BENEFITS (Cont.)

**Home Health Care**
To the extent benefits are provided under the Policy for inpatient hospital care, benefits will be payable for home health care if visits are required at the insured’s home. The visit must be provided or coordinated by a state-licensed or medicare-certified home health agency or a certified rehabilitation agency. The Policy will pay the usual and customary charges incurred for such services as limited below:

A. Benefits will be provided for an injury or sickness if the attending physician certifies that:
   1) Hospitalization or confinement in a skilled nursing facility would otherwise be required if visits to insured’s home are not provided;
   2) Necessary care and treatment are not available from a person who ordinarily resides in the insured’s house or from any family member without causing undue hardship to the residing person or family member;
   3) A “plan of care” has been established by the attending physician, which will be reviewed every 2 months unless the physician indicates in writing that a longer review period is sufficient. If the insured is confined in a hospital immediately prior to the commencement of home care, the attending physician’s “plan of care” shall also be approved by the physician who was the primary provider of services during the hospital confinement.

B. Covered services do not include any services provided by any person residing with insured or any family members, and are limited to:
   1) Visits for part-time or intermittent home nursing care by or under the supervision of a registered nurse.
   2) Visits for part-time or intermittent home health aide services, under the supervision of a registered nurse or medical social worker, and such visits consist solely of caring for the insured.
   3) Visits for physical, respiratory, occupational, or speech therapy.
   4) Visits for nutrition counseling provided by or under the supervision of a registered dietician.
   5) Charges for the evaluation of the need for and development of a plan for visits to the insured’s home: by a registered nurse; medical social worker; or physician extender.
   6) Charges for medical supplies, drugs, and medications prescribed by a physician.
   7) Charges for laboratory services provided by or on behalf of a hospital which were included in the attending physician’s “plan of care”.

Benefits payable for covered services items 1) through 5) are limited to a maximum of 40 visits during any policy period. Covered services item’s 6) and 7) are payable to the same extent as a hospital confinement.

Each visit by a person providing services under a home care plan, or evaluating the need for developing a plan shall be considered as one home care visit. Up to 4 consecutive hours in a 24-hour period of home health aide services shall be considered as one home care visit.

**Skilled Nursing Home Confinement**
To the extent benefits are provided under the Policy for hospital care, benefits will be payable for skilled nursing home confinement up to 30 days upon transfer within 24-hours from a hospital to a licensed skilled nursing home. This skilled nursing care must be: certified as medically necessary by the attending physician; recertified as medically necessary every 7 days; must not be domiciliary or custodial; must be continued treatment for the same medical or surgical condition that the insured had been treated at the hospital, and must not be available to insured without charge or under a government health care program. The maximum payable for each day of confinement in a licensed skilled nursing home will be the daily rate established by the Department of Health and Social Services.

**Diabetes Treatment**
Benefits are payable under the Policy for diabetes treatment for expenses incurred for the installation and use of an insulin infusion pump, or other equipment or supplies, insulin, or any other prescription medication, used in the treatment of diabetes. Coverage shall include diabetic self-management education programs. Benefits for this care shall be limited to coverage provided on the same basis as any other sickness as provided by the Policy. Coverage for insulin infusion pump is limited to the purchase of one pump per policy year.

**Mammography**
Benefits are payable for 2 examinations by low dose mammography for a woman between the ages of 45 to 49. Benefits are not payable if if the woman had an examination within the previous 2 years. Benefits are payable for a woman age 50 or over for an annual examination by low dose mammography.

All examinations must be performed at the direction of a licensed physician or nurse practitioner unless: the woman does not have an assigned or regular physician; the woman designates a physician to receive the results of the examination; and any examination previously obtained by the woman was at the direction of a licensed physician or nurse practitioner.
MANDATED BENEFITS (Cont.)

Benefits under this provision may be subject to exclusions, limitations, deductibles, co-pay, and restrictions on excessive charges that are applied to other radiological examinations covered under the Policy.

Blood Lead Tests
Benefits are payable for blood lead tests for children under 6 years of age. Such screening tests will be conducted in accordance with the screening protocols established by the Department of Health and Social Services.

HIV Infection
To the extent benefits are provided under the Policy for prescription drugs, benefits will be payable for drugs approved by the Federal Food and Drug Administration, and prescribed by a physician for treatment of the HIV infection or an illness or medical condition arising from or related to the HIV infection. Benefits shall include use of an investigational new drug that is prescribed and administered in accordance with treatment protocol approved by the Federal Food and Drug Administration. This Benefit is subject to all the policy limitations as applied to other prescription drugs covered by the Policy.

Breast Reconstruction
Benefits are payable under the Policy for breast reconstruction of the affected tissue due to a mastectomy.

Dental Care
Benefits are payable for hospital or ambulatory surgery center services and anesthetics provided for dental care treatment to an insured if any of the following apply:
1) The insured is a child under the age of 5 years; or
2) The insured has a chronic disability that meets all of the conditions under Wisconsin law; or
3) The insured has a medical condition that requires hospitalization or general anesthesia for dental care.

Temporomandibular Disorders
Benefits are payable under the Policy for diagnostic procedures and medically necessary surgical or nonsurgical treatment for the correction of temporomandibular disorder if all of the following apply:
1) The condition is caused by congenital, developmental or acquired deformity, disease, or injury; and
2) Under the accepted standards of the profession of the health care provider rendering the service, the procedure or device is reasonable and appropriate for the diagnosis or treatment of the condition; and
3) The purpose of the procedure or device is to control or eliminate infection, pain, disease or dysfunction.

EXCLUSIONS

The Policy does not provide benefits for expenses resulting from:
1. Air flight, except as a fare-paying passenger on a regularly scheduled flight of a commercial airline.
2. Dental treatment, except as specifically provided in the Schedule of Benefits.
3. Treatment where no injury or sickness is involved (physical examinations or preventive medicines); or elective surgery and elective treatment; It does not include cosmetic surgery made necessary by injury; non-medical self-care or self-help training; health or fitness club memberships; personal comfort or convenience items; treatment for hirsutism, hair growth or baldness.
4. Motor vehicle accidents, to the extent covered by another valid and collectible insurance policy, prepaid services contract, or similar plan. The motor vehicle injury benefit limit is shown on the Schedule of Benefits.
5. Eyeglasses, contact lenses, and examination for prescribing or fitting them; any other procedure for correction of refractive disorder of the eye or eyes; hearing aids and hearing examinations; orthopedic appliances; treatment for foot care including care of flat feet, corns, calluses, bunions, weak feet, chronic foot strain, and supportive foot devices.
6. Injury or sickness for which benefits are paid under Worker’s Compensation or Occupational Disease Act or Law.
8. Injury sustained while participating in the practice or play of interscholastic sports or intercollegiate sports, including the participation in any practice or conditioning program for such sport, contest or competition.
9. Intentional self-inflicted Injuries; Loss incurred while committing or attempting to commit a felony; Loss incurred from violating or attempting to violate any existing city, state, or federal law; Loss due to voluntary participation in a riot or civil disturbance. Injuries caused by or contributed to or resulting from the use of hallucinogens, illegal drugs, or any drugs and medicines that are not taken in the dosage or for the purpose prescribed by the Insured’s Physician.
10. Routine newborn baby care, well baby nursery, and related physician’s charges, except as specifically provided in the Schedule of Benefits. Services provided normally without charge by the health service of the policyholder; or by any person employed or retained by the policyholder; or services covered or provided by the student health fee.

11. Treatment related to nicotine addiction or smoking cessation.

12. Use of any services or supplies which are not in accord with generally accepted standards of medical practice; organ transplants, including donor’s expenses; services, supplies and/or treatment for acupuncture.

13. War or act of war, whether declared or not; and injury or sickness resulting from full-time, active-duty military service.

14. Pre-existing conditions, not subject to credit for prior coverage, until continuously covered by the University’s student accident and sickness insurance plan for a period of 12 consecutive months.

15. Sleep disorders, supplies and treatment or testing related to sleep disorders.

16. Weight management services and supplies related to weight reduction programs, weight management programs and related nutritional supplies; treatment of obesity; surgery for the removal of excess skin or fat for weight reduction or treatment of obesity.

**Exception:** Benefits will be paid at the in-network co-insurance for services provided by a non-preferred provider when 1) the insured cannot reasonably obtain the services of a preferred provider, due to an emergency medical condition; 2) a preferred provider is not available within the network service area to provide treatment.

The insured is not responsible for the difference between the HealthEOS Plus preferred provider’s usual billed charges and the preferred provider negotiated fees. Insureds are responsible for any differences due to deductibles, co-insurance, copays, benefit limitations, and exclusions. In order to use the services of a HealthEOS Plus preferred provider, the insured must present the student accident and sickness insurance ID card.

A complete listing of HealthEOS Plus preferred providers is available on the web at: [www.healtheos.com](http://www.healtheos.com). The participation of individual providers is subject to change without notice. It is the insured’s responsibility to confirm a provider’s participation when calling for an appointment or at the time of visit.

### ADDITIONAL PROGRAMS
**(These programs are not underwritten by Columbian Life Insurance Company)**

**PREFERRED PROVIDER NETWORK**

Persons insured under the insurance plan may choose to be treated within, or out of, the HealthEOS Plus by MultiPlan preferred provider network. The HealthEOS Plus preferred provider network consists of hospitals, doctors, and other health care providers, that are organized into a network for the purpose of delivering quality health care at a negotiated fee. If medical treatment is received from a HealthEOS Plus preferred provider, a higher reimbursement will be received toward the insured’s covered medical expenses.

When an insured uses the services of a HealthEOS Plus preferred provider, the covered expenses are payable at the in-network co-insurance for the negotiated fee. However, when treatment is received by a non-preferred provider covered expenses are payable at the out-of-network co-insurance for the usual and customary charges incurred. Co-insurance for in-network and out-of-network can be found on the Schedule of Benefits on pages 7 and 8.

**ASK MAYO CLINIC**

Students who enroll and maintain medical coverage in the insurance plan have access to a 24-hour nurse line administered by Ask Mayo Clinic. This program provides:

- Phone-based, reliable health information in response to health concerns and questions; and
- Assistance in decisions on the appropriate level of care for an injury or sickness. Appropriate care may include self-care at home, a call to a physician, or visit to the emergency room.

- Calls are answered 24 hours a day, 365 days a year by experienced registered nurses who have been specifically trained to handle telephone health inquiries. This program is not a substitute for doctor visits or emergency response systems. Ask Mayo Clinic does not answer health plan benefit questions. Health benefit questions should be referred to the Plan Administrator. The Ask Mayo Clinic 24-hour nurse line toll free number will be on the ID card.
The brochure may contain any or all of the following definitions:

**Accident** means an unexpected, external, and sudden event that is independent of any other cause.

**Benefit (Benefits)** means the amount of eligible expense payable by the Policy.

**Covered Services** means services and supplies which are medically necessary, prescribed or performed by a physician or hospital, not excluded, and named in the policy’s Schedule of Benefits.

**Dependent** means:

- a) the insured student’s spouse; or domestic partner; or
- b) the insured student’s unmarried natural child (including step-children if dependent on the insured student) under the age of twenty-six (26), who is not self-supporting; or
- c) the insured student’s grandchild, if dependent on the insured student, under the age of eighteen (18); or
- d) Newborn child of the insured student or covered single dependent will be covered from birth until 60 days old. Coverage for such child will be for sickness or injury including necessary care and treatment for congenital defects and birth abnormalities. For coverage to continue after 60 days, we must be notified and receive additional premium, if any is required. If we are not notified within 60 days, you have up to one year to notify us and make payment of the premium, if any is required, plus interest at the rate of 5 1/2% per year; or
- e) Adopted child of the insured student or a child placed for adoption with the insured student will be covered until 60 days after the date the court has issued a final order granting adoption of the child by the insured or the date that the child is placed for adoption with the insured, whichever occurs first. Coverage for such child will be for sickness or injury, including necessary care and treatment for congenital defects and birth abnormalities. For coverage to continue after 60 days, we must be notified and receive additional premium, if any is required. If we are not notified within 60 days, you have up to one year to notify us and make payment of the premium, if any is required, plus interest at the rate of 5 1/2% per year. Coverage will continue until the legal obligation for the purposes of adoption ends, or the policy expiration date, whichever occurs first; or
- f) A child over the age of 23 who is incapable of self-sustaining employment because of mental retardation or physical handicap, and is chiefly dependent upon the insured student for maintenance and support.

Handicapped dependents of the insured student are covered on the same basis as any other dependent.

Proof of a dependent child’s incapacity or continued dependence shall be furnished to us within 31 days of a child’s attainment of the limiting age. We may request subsequent proof of incapacity or dependency no more than once every year. The insured student must provide proof that a child continues to be handicapped.

**Domestic Partner** means a person who meets at least three of the following five conditions: (a) the person resides with the insured; (b) the person and insured student hold common or joint ownership of the residence or of the lease for the residence; (c) the person and insured student have joint ownership of a motor vehicle; (d) the person and insured student have a joint checking account; and/or (e) the person must be designated as a beneficiary under the insured student’s life insurance coverage, and/or identified as a primary beneficiary in the insured student’s will. To obtain coverage as a domestic partner, the insured student and domestic partner must submit a written “Affidavit of Domestic Partnership” to the Plan Administrator. In the Affidavit, the insured student and domestic partner must attest that they are each other’s sole domestic partner, that they have agreed to be responsible for their common welfare. They must also indicate which three of the five qualifying conditions have been met.

**Elective Surgery and Elective Treatment** means surgery or medical treatment which is not necessitated by a pathological change occurring after your effective date of coverage or not covered under the Policy. Elective surgery and treatment includes but is not limited to: tubal ligation; circumcision; vasectomy; breast reduction; sexual reassignment surgery; any services or supplies rendered for the purpose or with the intent of inducing conception; cosmetic procedures; submucous resection and/or other surgical correction for deviated nasal septum; allergy testing; treatment for acne; biofeedback-type services; infertility; hypnotherapy; learning disabilities; and weight management services.

**Experimental and Investigational** means any treatment, procedure, drug, or device which: (a) cannot be lawfully marketed without approval of the Federal Food and Drug Administration; (b) is determined to be experimental, investigational, or for research purposes based on the informed consent document or the written protocols used by the treating physician, hospital, or facility; (c) is subject to ongoing phase 1 or phase 2 clinical trials; (d) reliable evidence show the prevailing opinion among experts is that further studies or clinical trials are necessary; and (e) the outcomes data published in peer-reviewed medical and scientific literature is insufficient to substantiate its safety and effectiveness as compared with the standard means of treatment for the injury or sickness.
DEFINITIONS (Cont.)

In making these determinations, the Plan Administrator will obtain an external evaluation by an appropriately licensed or qualified professional who will review the claim and any additional information provided for review.

Hospital means an institution duly licensed as a hospital in the state in which it is located and operating within the scope of such license. A hospital must have inpatient facilities, staff of physicians available at all times, 24-hour a day nursing services, and be accredited by the Joint Commission on the Accreditation of Healthcare Organizations. This does not include a facility primarily designed for use as an extended care facility, convalescent nursing home, or skilled nursing facility. Hospital for mental and nervous disorders and substance abuse includes facilities licensed by the state to provide inpatient mental and nervous or substance abuse services or treatment in the state it is located.

Hospital Confined/Hospital Confinement means confined in a hospital for at least 18 hours by reason of an injury or sickness for which benefits are payable.

Injury or Injuries means accidental bodily injury or injuries directly caused by specific accidental contact with another body or object while your coverage is in force. It is unrelated to any pathological, functional, or structural disorder, or injury resulting directly and independently of all other causes, in loss covered by the Policy. All related injuries and recurrent symptoms of the same or similar condition will be considered one injury.

Loss means medical expense or indemnity covered by the Policy as a result of any one injury or sickness.

Maternity means a sickness, which is not a pre-existing condition. Conception must occur after your effective date of coverage. Treatment must begin prior to your expiration date of coverage.

Medical Emergency means a life threatening medical condition resulting from an injury or sickness of the insured, which arises suddenly and required immediate medical care to prevent permanent disability or loss of life to the insured.

Medically Necessary means those covered services provided or prescribed by a hospital or physician which are: (a) consistent with the symptoms and diagnosis or treatment of the sickness or injury and which could not have been omitted without adversely affecting the quality of care rendered; (b) in accord with standards of generally accepted medical practice; (c) not provided solely for education purposes or primarily for the convenience of you or your physician; (d) the most appropriate supply or level of service which can safely be provided to you; and (e) within the scope, duration, or intensity of the level of care needed to provide safe, adequate, and appropriate diagnosis or treatment, and where ongoing treatment is not maintenance or preventive care.

Physician means a doctor of medicine or osteopathy, or any other licensed health care provider that state law requires to be recognized as a physician, other than you or your relative by blood or marriage, who is acting within the scope of such license.

Policy Benefit Period means that benefits are paid only during the period of time that you purchased coverage under the Policy. The maximum length of time of the benefit period is the policy period.

Policy Period means the period of time beginning at 12:01 a.m. on the policy effective date, and ending at 11:59 p.m. on the policy expiration date, as shown on the policy schedule.

Prescription Drugs means prescription legend drugs; or compound medications of which at least one ingredient is a prescription legend drug; or any other drug which under the applicable state or federal law may be dispensed only upon the written prescription of a physician.

Sickness means your bodily sickness, mental sickness, or maternity which is not a pre-existing condition and which causes loss while your coverage is in force. Sickness includes pregnancy, complications of pregnancy, and trauma related disorders due to injuries which otherwise do not meet the definition of an injury. All related sicknesses and recurrent symptoms of the same or similar condition will be considered one sickness.

Sound, Natural Teeth means natural teeth which are not carious, abscessed, or defective. The major portion of the individual tooth is present, regardless of fillings or caps.

Usual and Customary Charges (U&C) means charges for medical services or supplies for which You are legally liable and do not exceed the average rate charged for the same or similar services or supplies in the geographic region where the services or supplies are received. Usual and customary charges are determined by us and are described in the Schedule of Benefits.

We, Us, or Our means the Columbian Life Insurance Company of Chicago, Illinois.

You or Your, Insured or Insured Person or Student means a person who belongs to one of the classes of eligible persons insured and for whom the required premium has been paid in advance of that person’s effective date of coverage.
COORDINATION OF BENEFITS
The coordination of benefits (COB) provision applies to the Policy when the insured has medical insurance coverage under more than one plan. The order of benefit determination rules govern the order in which each plan will pay a claim for benefits. The plan that pays first is called the primary plan. The primary plan must pay benefits in accordance with its policy terms without regard to the possibility that another plan may cover some expenses. The plan that pays after the primary plan is the secondary plan. The secondary plan may reduce the benefits it pays so that payments from all plans do not exceed 100% of the charges incurred for covered services and supplies.

CLAIM PROCEDURE
Usually the healthcare provider will file all necessary bills on the insured’s behalf. However, some providers may require payment at the time the service is provided or may send the bill directly to the insured. In these instances, the insured should file a claim and send all itemized medical or hospital bills to the address below.

Prescription Drug Claim Procedure
To obtain reimbursement for a prescription drug, the insured will need to pay for the prescription drug at the pharmacy and submit a copy of the drug label with a claim form to the address below.

Bills must be submitted within 90 days after the date of the injury or sickness, or as soon as reasonably possible. Information to identify the insured must be provided and should include: student name, patient name, address, student ID number or social security number, birthdate, and name of the school. A company claim form is not required, unless the itemized billing statements do not provide sufficient information to process the claim. The insured can print a company claim form or complete the online claim form from the website www.sas-mn.com.

Send claims or inquiries to:
Student Assurance Services Inc.
P.O. Box 196
Stillwater, MN 55082-0196
(800) 328-2739
www.sas-mn.com

The claim office is available for calls between 8:00 a.m. to 4:30 p.m. Central Time, Monday – Friday. Students may check the status of a claim already filed at www.sas-mn.com. The member ID number located on the ID card is needed to access the online claim status.

COMPLAINTS AND CLAIM APPEALS
An insured has a right to file a grievance in writing for any provision of services or claim practices of Columbian Life Insurance Company which offers an insurance plan or its claim administration by Plan Administrator.

If there is a problem or concern, the insured can first call the customer service toll free number on the ID card. A customer service representative will provide assistance in resolving the problem or concern as quickly as possible. If the insured continues to disagree with the decision or explanation given, a written request may be submitted for a review through the internal grievance process.

The internal grievance process may be initiated by contacting the Plan Administrator. The insured can:
• Submit written comments, documents, records, and other material relating to the review;
• Receive, upon request, reasonable access to and copies of all documents relevant to the request for benefits relating to claim denial.

The grievance will be reviewed and a written decision will be mailed. The grievance procedures can be obtained by contacting the Plan Administrator or from the Master Policy on file with the University.

Grievance may be sent to:
Student Assurance Services Inc.
P.O. Box 196 • Stillwater, MN 55082
(800) 328-2739

PRIVACY NOTICE
Columbian Life Insurance Company and Student Assurance Services, Inc. are committed to maintaining the privacy of the insured’s personal health information and complying with all state and federal privacy laws. A copy of the privacy notice may be obtained by contacting the Plan Administrator at (800) 328-2739 or by visiting our website www.sas-mn.com.

HEALTH CARE REFORM
Columbian Life Insurance Company currently is evaluating this comprehensive and complex legislation and its impact on our company and student insurance plans. We will continue to monitor and identify any changes to our products and processes. We are committed to comply with all federal and state requirements within the timelines required.