

2009 / 2010 Undergraduate Mandatory Student Insurance Plan

Maximum	Students - \$500,000 Lifetime Max; \$150,000 Max per policy year; Dependents - \$50,000 Maximum per policy year
Deductible	\$0 In Network \$250 Annual per Person Out of Network
Coinsurance	See Schedule below
Out of Pocket Maximum	In Network: \$10,000 per person per policy year/\$30,000 per family max per policy year; Out-of-Network: \$15,000 per person per policy year/\$45,000 per family max per policy year

INPATIENT

Room & Board	90% in network; 70% out of network
Intensive Care	90%/70%
Hospital, Misc.	90%/70%
Physiotherapy	90%/70% - 10 day maximum per policy year
Surgery	90%/70%
Assistant Surgeon	90%/70%
Anesthetist	90%/70%
Registered Nurse	90%/70%
Routine Nursery	90%/70%
Physician's Visits	90%/70%
Psychotherapy	90%/70% - 30 day max lifetime

OUTPATIENT

Surgery	90%/70%
Anesthetist	90%/70%
Day Surgery, Misc	90%/70%
Physician's Visit	100%/80% - \$15 copay per visit
Physiotherapy	100%/80% - \$15 copay per visit - 30 visits per plan year
Medical Emergency	100% in network after \$150 co-pay - reduced to \$50 if admitted within 24 hours (Out of network paid at 100% R&C)
X-Ray	100%/80% - \$15 copay per visit/per day
Laboratory	100%/80% - \$15 copay per visit/per day
Tests & Procedures	100%/80% - \$15 copay per visit
Prescription Drugs	\$1,000 Maximum per policy year, 100% @SHC; PPO & Non-PPO 100% after \$15 generic co-pay; \$30 brand name co-pay per 30 day supply. Psychotherapy 100%/80% - \$2000 maximum lifetime; includes drug and alcoholism subject to \$15 copay

OTHER

Well Child	100%/80% - \$15 copay - up to 12 months
Ambulance	\$1000 Maximum per trip
Braces & Appliances	\$5000 Lifetime Maximum
Consultant	100% in network after \$15 co-pay (n/a at any SHC); 80% out of network
Dental	Injury to sound natural teeth or removal of bony impacted wisdom teeth only up to \$1,000 per policy year/\$250 per tooth
Alcoholism/ Drug Abuse	Paid under psychotherapy lifetime benefit
Repatriation	AIG Assist \$1,000,000*
Medical Evacuation	AIG Assist \$1,000,000*
AD & D	\$10,000
Family reunification	\$1,500

*A Maximum of \$1,000,000 will be paid for Medical Evacuation and Repatriation combined