

2008 2009 INTERNATIONAL COMMUNITY SERVICE VANTAGE PLAN

**UNDERWRITTEN BY UNITED HEALTHCARE INSURANCE COMPANY
PREFERRED PROVIDER NETWORK: UNITED HEALTHCARE OPTIONS PPO**

POLICY #2008 201293 92

Maximum Benefit

\$250,000 (For each Injury or Sickness)

Deductible

\$50 at Recognized Student Health Center

\$100 for each Injury or Sickness Maximum of \$500 per person per year

Preferred Provider Coinsurance

The Company will pay 80% of Covered Medical Expenses up to the Aggregate Lifetime Maximum of \$250,000 per Injury/Sickness

Out of Network Provider Coinsurance

70% of Usual & Reasonable Covered Expenses

Pre-Existing Conditions

6 MONTH WAITING PERIOD

Medical Evacuation / Repatriation

ASSIST AMERICA

Partial Plan Highlights

| | |
|-------------------------------------|---------------------------------------|
| In Patient | |
| Room Board/Miscellaneous Charges | \$100 Co-pay 1 st 3 days |
| Nervous Mental include Drug/Alcohol | 30 days same as any other illness |
| Out Patient | |
| Nervous Mental include Drug/Alcohol | 30 Visits \$20 Co-pay |
| Physician Visit | \$20 Co-pay |
| Day Surgery Charges | \$150.00 Co-pay |
| Emergency room | \$150 Co-pay waived if admitted |
| Xray/Lab/Misc Test | \$20 Co-pay per test |
| MRI/CAT Scan | \$100 Co-pay - \$1200 maximum benefit |
| Prescription Drugs (w/Disc Card) | 80% to \$2,000.00 |

Premium Rates

FOR COVERAGE WITH AN EFFECTIVE DATE AUGUST 1, 2008 OR AFTER

| Student/Scholar | Annual | Monthly* | DEPENDENTS | Annual | Monthly* |
|------------------------|---------------|-----------------|-------------------|---------------|-----------------|
| Student 24 & UNDER | \$ 576.00 | \$ 48.00 | Spouse 24 & UNDER | \$ 2,340.00 | \$ 195.00 |
| Student 25-30 | \$ 816.00 | \$ 68.00 | Spouse 25-30 | \$ 3,360.00 | \$ 280.00 |
| Student 31-40 | \$1,200.00 | \$100.00 | Spouse 31-40 | \$ 4,704.00 | \$ 392.00 |
| Student 41 & over | \$2,280.00 | \$190.00 | Spouse 41 & over | \$ 9,120.00 | \$ 760.00 |
| *3 month minimum | | | each Child | \$ 1,224.00 | \$ 102.00 |

For questions or more information please contact: Insurance for Students, Inc
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