



BENEFIT	Medical Insurance Benefits for Avila University (\$100,000 – 100/80)
Maximum Per Accident or Sickness	\$100,000-Student \$50,000-Dependent
Annual Maximum (consecutive 12 months)	\$100,000-Student \$50,000-Dependent
Annual Out of Pocket Maximum	\$3,000
Minute Clinic	\$0 copay for Eligible Services
Take Care Health	\$0 copay for eligible benefits at participating providers
Copay per Office Visit	<ul style="list-style-type: none"> • PPO: 100% after \$15 copay • Non-PPO: 80% of U & C after \$15 copay
Copay Per Hospital Visit	<ul style="list-style-type: none"> • PPO: 100% after a \$50 admittance copay • Non-PPO: 80% of U & C after a \$50 admittance copay
Ground/Air Ambulance Services	\$500 Maximum (See Medical Evacuation Benefits for additional air ambulance services)
Emergency Room Visit	<ul style="list-style-type: none"> • PPO: 100% after \$100 copay. • Non-PPO: 80% of U & C after a \$100 copay.
Outpatient Prescriptions	100% if dispensed at Student Health Center or as inpatient; 50% at retail pharmacy or outpatient. (reimbursed)
Mental Nervous / Substance Abuse	30 inpatient days per policy year with a lifetime maximum of 120 days. Coverage for psychiatric/psychological services performed in a licensed facility or by a doctor while not so confined is limited to 20 visits per policy year with a lifetime maximum of 80 visits (2 outpatient days are equal to 1 inpatient visit).
Medical Evacuation	\$50,000*
Repatriation	\$25,000*

* Assist America provides additional benefits.

Carefully read the brochure for a complete description of the plan.

Exclusions and Limitations

Exclusions & Limitations: The following expenses are not covered:

- Medical care, treatment, supplies or services not listed on the policy
- Medical care, treatment, supplies or services for the insured at his home country
- Elective, cosmetic, or reconstructive surgery
- Routine physical exams
- For any care in connection with teeth, gum, jaw unless for an injury to natural teeth
- In excess of Reasonable and Customary charge
- For medical treatment or prescription drugs which are not medically necessary
- Hearing aids, eyeglasses and contact lenses
- For injury or bodily Infirmity if covered under Workers Compensation
- Birth control or infertility
- Professional sports injuries
- Intentional self-inflicted injury
- For diagnosis treatment and all other care related to infertility
- Injury while parachuting, hang gliding or while driving illegally
- For injury resulting from a motor vehicle accident if an insured was operating vehicle without a **valid driver's license** in the state where the individual resides while attending school;
- Expenses due to pre-existing injury or sickness
- Other expenses specified in the policy

Note: See plan document for a complete list of exclusions. Plan benefits are subject to the terms and conditions of the insurance policy.

Frequently Asked Questions and Important Information

Always carry your ID card

Why do I need health insurance? Medical costs in the US are very expensive. A major accident or illness could cost \$10,000 - \$100,000 or more.

When should I use the Emergency Room? If you have an emergency that is life threatening, go to the emergency room, otherwise, try to visit a doctor or after hours clinic that is close by.

How do I find a doctor? There are many doctors and hospitals available. Go to www.lewemark.com and click "Find A Doctor". Great West Open Access is the Preferred provider network.

What is a copay? This is a small out of pocket expense that you must pay the doctor or hospital for each visit.

What is Take Care Health? Take Care Health Clinic is a walk-in clinic located in various Walgreen drug stores in Kansas City. Check www.takecarehealth.com for store locations. Services are **free**.

What is Minute Clinic? Minute Clinic is a walk in clinic located in various CVS's in the Kansas City area. Check www.minuteclinic.com for store locations. Eligible services are **free**.

How am I reimbursed for a claim or prescription drugs? There is a discount available for prescriptions. The information is located on the back of the ID card. The pharmacy will require payment up front. You will receive a 50% refund once you send in the receipt.

What happens if my claim is rejected? Call The Lewer Agency at **1-800-821-7710**. tlasip@lewer.com Occasionally, a claim can be rejected if the doctor provides the wrong number or other information is missing. We will research the claim and let you know the status.

What is an EOB? This is a form you will receive that is the Explanation of Benefits. It will show the charges, discounts, and any amount that is still owed. If the provider is in the Open Access network, there should be a zero balance after the copay.

Scholarship Program: The Lewer Agency offers a scholarship essay contest. Check the website for details Deadline is TBA. www.lewemark.com

What is Assist America. This is a free service for all participants for any health questions, illness, or emergency If you are 100 miles or more from school, call Assist America for any medical arrangement including finding a provider, transport or medical evacuation, or other medical requirement. The information is on your id card.

Call the Kansas City office for any questions regarding your plan. **1-800-821-7710**. tlasip@lewer.com