

<b>BENEFIT</b>	<b>Medical Insurance Benefits for Columbia College (\$100,000 – 100/80)</b>
Maximum Per Accident or Sickness	\$100,000-Student \$50,000-Dependent
Annual Maximum (consecutive 12 months)	\$100,000-Student \$50,000-Dependent
Student Health Center	<ul style="list-style-type: none"> <li>\$0 Copay for covered services</li> </ul>
Minute Clinic	<ul style="list-style-type: none"> <li>\$0 Copay for covered Services</li> </ul>
Annual Out of Pocket Maximum	\$3,000
Copay per Office Visit	<ul style="list-style-type: none"> <li>PPO: 100% after \$15 copay</li> <li>Non-PPO: 80% of U &amp; C after \$15 copay</li> </ul>
Copay Per Hospital Visit	<ul style="list-style-type: none"> <li>PPO: 100% after a \$50 admittance copay</li> <li>Non-PPO: 80% of U &amp; C after a \$50 admittance copay</li> </ul>
Ground/Air Ambulance Services	\$500 Maximum (See Medical Evacuation Benefits for additional air ambulance services)
Emergency Room Visit	<ul style="list-style-type: none"> <li>PPO: 100% after \$100 copay.</li> <li>Non-PPO: 80% of U &amp; C after a \$100 copay.</li> </ul>
Outpatient Prescriptions	100% as inpatient; 50% at retail pharmacy or outpatient. (reimbursed)
Dental and Vision	Careington Discount Program
Pharmacy	Express Scripts Discount
Mental Nervous / Substance Abuse	30 inpatient days per year; 10 outpatient visits, consecutive 12 months.
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**

**Carry your insurance ID card with you at all times.**

**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.

**What is Minute Clinic?** Minute Clinic is a walk-in clinic located in various CVS drug stores in Chicago. Check [www.minuteclinic.com](http://www.minuteclinic.com) for store locations. Covered services are **free**.

**How do I find a doctor?** There are many doctors and hospitals available. Go to [www.lewermark.com](http://www.lewermark.com) and click "Find a Doctor". Great West **Open Access** is the PPO (preferred provider).

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

**How am I reimbursed for a claim or prescription drugs?** The pharmacy will require payment up-front. You will receive a 50% refund once you send in the receipt. [www.lewermark.com](http://www.lewermark.com)

**What happens if my claim is rejected?** Call The Lewer Agency at **1-800-821-7710**. [tlasip@lewer.com](mailto: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

**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.

**Scholarship Program:** The Lewer Agency offers a scholarship essay contest. Check the website for details. Deadline is March 1, 2009. [www.lewermark.com](http://www.lewermark.com)

Call the Kansas City office for any questions regarding your plan. **1-800-821-7710**. [tlasip@lewer.com](mailto:tlasip@lewer.com)