



North Seattle Community College

BENEFIT 2009-2010	Medical Insurance Benefits for North Seattle Community College (\$250,000 Deductible)
Maximum Per Accident or Sickness	\$250,000-Student \$50,000-Dependent
Annual Maximum (consecutive 12 months)	\$250,000-Student \$50,000-Dependent
Deductible for Office Visit	<ul style="list-style-type: none"> • \$20 if PPO network • \$50 if non PPO network
Deductible for Hospital Visit	<ul style="list-style-type: none"> • \$20 for Hospital in network • \$50 for Hospital out of network
Ground/Air Ambulance Services	The plan pays covered charges At 100% for emergencies. (Hospital deductible applies)
Emergency Room Visit	An additional \$50 per sickness for a visit to the emergency room. Additional deductible is waived if admitted to the hospital.
Prescriptions	100% coverage if dispensed as Inpatient in the Hospital; 50% reimbursement at retail pharmacy.
Routine PAP & Mammogram	Included
Additional Pharmacy/Vision	Express Scripts Discount
Mental Nervous / Substance Abuse	30 inpatient days in consecutive 12 months. Max. of 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
- Elective, cosmetic, or reconstructive surgery
- Treatment in student's home country
- 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 Infirmary 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.

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.lewermark.com and click "Find a Doctor" select Great West Healthcare Open Access for the PPO.

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

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

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 March 1, 2009. www.lewermark.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.

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