

2012 - 2013
STUDENT HEALTH
INSURANCE PLAN
FOR THE STUDENTS OF



NORTHWEST CHRISTIAN UNIVERSITY

Eugene, Oregon

Policy Number: CLSP-0069-12

Local Service Provided By
Pacific Benefits Consultants, Inc.
450 Country Club Road, Suite 330
Eugene, OR 97401
(800) 588-8688

Direct All Inquiries to the Plan Administrator:
Associated Insurance Plans International, Inc.

Post Office Box 189
Libertyville, IL 60048

(800) 452-5772 • Fax (847) 281-8813
email: office@aipstudentinsurance.com

Please contact us between the hours of 8:00 a.m. to 7:00 p.m. CST

Detach and retain.

Northwest Christian University 2012-2013
Student Insurance Identification Card
Companion Life Insurance Company

NOTE: In a life threatening emergency, go to the nearest emergency room for treatment.

Print name and school ID number

Policy Number: CLSP-0069-12
Direct all claim
inquiries and
correspondence to: Administrative Concepts Inc.
994 Old Eagle School Road, Suite 1005
Wayne, PA 19087-1802
800-452-5772
www.NWCUInsurance.com



This card is for identification only. Possession of the card does not guarantee the right to services or other benefits unless the holder is complying with all provisions of the Member Policy and is a current insured on the date of service.

Notification of Injury or Sickness must be provided to the Company within 30 days after the date of accident or the commencement of Sickness. Bills for which benefit is to be paid must be submitted within 90 days of the date of treatment.

Pre-certification is NOT required.



NORTHWEST CHRISTIAN UNIVERSITY

Eugene, Oregon

www.NWCUInsurance.com

Policy Number: CLSP-0069-12



SCAN for a direct link to your
student insurance website.

TABLE OF CONTENTS

INTRODUCTION	1
STUDENT INSURANCE COVERAGE	1
ELIGIBILITY	1
DEPENDENT ELIGIBILITY	1
NEWBORN CHILD	1
EFFECTIVE AND TERMINATION DATES	1
2012-2013 PREMIUM RATES	1
CONTINUOUSLY INSURED	1
REFUND POLICY	1
CONTINUATION OF COVERAGE	1
PREGNANCY	1
STUDENT HEALTH INSURANCE PLAN SCHEDULE OF BENEFITS 2012-2013	2
MEDCO HEALTH — PRESCRIPTION DRUG CARD	3
PRE-EXISTING CONDITIONS LIMITATION	3
PHCS PREFERRED PROVIDER NETWORK	3
PHARMACY CO-PAYMENT DEFINITIONS	4
TRAVEL ASSISTANCE FOR ALL STUDENTS	4
REPATRIATION OF BODY REMAINS EXPENSE BENEFIT	4
EMERGENCY MEDICAL EVACUATION EXPENSE BENEFIT	4
DEFINITIONS	4
REIMBURSEMENT & SUBROGATION	5
EXTENSION OF BENEFITS	5
EXCLUSIONS	6
NON-DUPLICATION OF BENEFITS LIMITATION	6
COORDINATION OF BENEFITS	6
COMPLAINT RESOLUTION	6
APPEALS	6
HOW DO I OBTAIN MY IDENTIFICATION CARD?	7
HOW DO I FILE A CLAIM UNDER MY STUDENT INSURANCE PLAN?	7
HOW DO I CHECK THE STATUS OF A CLAIM I HAVE ALREADY FILED?	7
HOW CAN I RECEIVE ASSISTANCE WITH A QUESTION OR PROBLEM?	7
OPTIONAL, ADDITIONAL PREMIUM DENTAL AND VISION INSURANCE PLAN	9
PERSONAL DENTAL PLANS	9
OPTIONAL - ADDITIONAL PREMIUM REQUIRED DENTAL/VISION/PHARMACY DISCOUNT PLAN	9
PRIMESTAR PERSONAL DENTAL PREMIUM RATE TABLE	10

This notice is required by the Healthcare Reform Law. It explains differences in the restrictions for annual dollar limits for group, individual; and student plans. It also gives notice to students under age 26 to check the parent's employer or insurance policy for enrollment eligibility.

Your student health insurance coverage, administered by Associated Insurance Plans (AIP) may not meet the group health or individual insurance minimum standards required by the health care reform law for the restrictions on annual dollar limits. The annual dollar limits ensure that students have sufficient access to medical benefits throughout the annual term of the policy. Restrictions for annual dollar limits for group and individual health insurance coverage are \$1.25 million for policy years before September 23, 2012; and \$2 million for policy years beginning on or after September 23, 2012 but before January 1, 2014. Restrictions for annual dollar limits for student health insurance coverage are \$100,000 for policy years before September 23, 2012, and \$500,000 for policy years beginning on or after September 23, 2012, but before January 1, 2014. Your student health insurance coverage put an annual limit of: \$100,000 on covered essential health benefits and other benefits including but not limited to: ambulatory care; emergency services; hospital services; maternity and newborn care; prescription drugs; laboratory, x-ray, and diagnostic services; preventive; chronic disease management; rehabilitative and habilitative care. Be advised that you may be eligible for coverage under a group health plan of a parent's employer or under a parent's Individual health insurance policy if you are under the age of 26. Contact the insurance carrier or plan administrator of the parent's employer plan or the parent's individual health insurance issuer for more information.

If you have any questions or concerns about this notice, contact Associated Insurance Plans at 800-452-5772. **To the best of our knowledge, this plan is in compliance with the Affordable Care Act (ACA).**

INTRODUCTION

This information is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the policy issued in the state in which the policy was delivered. Complete details may be found in the policy on file at Northwest Christian University. The policy is subject to the laws of the state in which it was issued. Please keep this information as a reference. Policy Number: CLSP-0069-12.

STUDENT INSURANCE COVERAGE

This revised plan provides insurance protection in the event you incur medical expenses for a covered Injury or Sickness. Worldwide coverage is provided on a 24-hour a day basis, at home, at school or while traveling during the entire period for which premium is paid. Unless you have waived protection, the plan is effective August 10, 2012 or the date your premium payment is received, through August 9, 2013.

Student insurance provides benefits at reasonable rates. Compare this plan with whatever medical insurance plan you may now have. This plan, or your waiver, is required.

Coverage remains in force even though you leave school. Refunds are made only in the event of entry into the Armed Forces.

ELIGIBILITY

All students are eligible to participate in this Plan. Students who do not complete a waiver providing their health insurance information will be automatically enrolled in this insurance plan and the fees will be added to their bill. Students must complete the waiver form online at www.NWCUInsurance.com by the waiver deadline. The waiver deadline is September 12, 2012 for Fall, January 25, 2013 for Spring and May 20, 2013 for Summer.

DEPENDENT ELIGIBILITY

Students who enroll may also enroll their eligible dependents. A monthly payment option is available. You may enroll your dependents through the student insurance website: www.NWCUInsurance.com. Eligible Dependents means: the student's legal spouse and unmarried children less than 19 years of age, who are not self-supporting, including a step-child, legally adopted child, a child of adoptive parents pending adoption proceedings. Dependent children will continue to be eligible for coverage if at the age of 19 the child is (1) incapable of self-sustaining employment by reason of mental retardation or physical handicap and (2) chiefly dependent upon the student insured for support and maintenance. Proof of the incapacity and dependency shall be furnished to the insurer by the Insured within 31 days of the child's reaching age 19. Continued proof shall be furnished to the insurer on an annual basis thereafter.

NEWBORN CHILD

All newborn children of the Insured Student are automatically covered at birth for 31 days for the same benefits as provided to the Insured Student. Coverage applies for any Injury sustained or Sickness commencing during the 31-day period from the date of birth including medically diagnosed congenital defects, birth abnormalities, prematurity and routine nursery care associated with a Sickness. The Insured Student may continue coverage beyond the 31 days by enrolling the newborn within the 31-day period from the date of birth.

An adopted child of the Insured Student is covered on the same basis as a newborn child from the date of placement for the purpose of adoption. Coverage continues unless the placement is disrupted and the child is removed from placement.

EFFECTIVE AND TERMINATION DATES

The insurance becomes effective at 12:00 a.m. on August 10, 2012 for annual coverage, or the date on which your premium is received, if later, and continues until the end of the period for which premium has been paid, but is not later than August 9, 2013.

2012-2013* PREMIUM RATES

Coverage Available for	Annual: 8/10/2012-8/10/2013	Monthly 10/10/12-10/10/13	New Students Spring/Summer 1/14/13-8/10/13	New Students Summer Only 5/13/13-8/10/13
Student Only	\$1,189.00	N/A	\$ 753.00	\$402.00
Spouse Add	\$2,355.00	\$213	\$1,453.00	\$752.00
Child Add	\$1,768.00	\$164	\$1,101.00	\$575.00

*Includes an administrative fee.

CONTINUOUSLY INSURED

This Plan may be replacing a Prior Plan with another insurer. Prior Plan means (a) the Student Health Insurance policy or policies issued to Northwest Christian University immediately before the current Plan; and (b) other policies providing Creditable Coverage as defined in this Plan. Injury or Sickness shall include an Injury sustained, or a Sickness first manifesting itself, while the Insured Person is continuously insured under the Prior Plan and became insured under this Plan without a break in coverage. But no benefits shall be payable for such Injury or Sickness to the extent that such benefits are payable under the Prior Plan for the same expenses. This will apply even though the Prior Plan provided that it will not duplicate the benefits under another Plan. Also, the total amount of benefits payable for Injury or Sickness under this Plan and the Prior Plan cannot exceed the Per Condition Aggregate Maximum.

REFUND POLICY

There is no provision for cancellation other than upon entry into the Armed Forces or for medical withdrawal due to a covered Injury or Sickness. Any student withdrawing from school during the first 31 days of the period for which coverage is purchased (annual, fall, spring, or summer) shall not be covered under the Policy and a full refund of the payment will be made. Such a student will not be entitled to any benefits during the days preceding withdrawal, and no claims received will be honored. Students withdrawing after such 31 days will remain covered under the Policy for the full period for which the payment has been paid and no refund will be available. Pro-rata refunds will be made upon the entry of any insured person into the Armed Forces of any country. **NO OTHER REFUNDS WILL BE PERMITTED.**

CONTINUATION OF COVERAGE

Continuation of coverage is offered to students and their dependents should they become ineligible to continue the Northwest Christian University Student Health Insurance Plan for up to 9 months. The benefits and Provisions will be similar to the Student Health Insurance Plan, but premium will be higher. Application must be made within 31 days of termination of the Student Health Insurance. Please contact (800) 452-5772 for information.

IMPORTANT FOR ANNUAL ENROLLEES WHO ELECT MONTHLY PAYMENT

Monthly premium payment is available for policy year coverage, but on an AUTOMATIC DEBIT basis only, for the ENTIRE policy year. Students interested in coverage for a term other than the complete policy year should elect an option for payment other than monthly. Please note there is no provision for cancellation other than upon entrance into the Armed Forces. Students who elect monthly payment, whose coverage lapses (because of insufficient funds) during the Policy Year, WILL NOT be permitted to continue the monthly payment option, and will be required to wait until the next open enrollment period to reapply for these benefits.



NORTHWEST CHRISTIAN UNIVERSITY

**STUDENT HEALTH INSURANCE PLAN
SCHEDULE OF BENEFITS 2012-2013**

	<u>IN-NETWORK</u>	<u>OUT-OF-NETWORK</u>
<u>Plan Benefits</u>		
(a) Maximum Policy Year Benefit	\$100,000	\$100,000
(b) Deductible – Per Policy Year – Per Person	\$250	\$250
(c) Out of Pocket Maximum	\$3500	\$3500
<u>Hospital Inpatient Covered Services and Benefit Limits</u>		
(a) Hospital Room and Board and Hospital Miscellaneous	80%	50%
(b) Surgical Treatment	80%	50%
(c) Anesthesia and Assistant Surgeon	80%	50%
(d) Private Duty Nurse	80%	50%
(e) Physician Non-Surgical Visits: 1 visit per day; Not paid day of surgery; Paid under (a)	80%	50%
(f) Physiotherapy: 1 visit per day; Paid under (a)	80%	50%
(g) Maternity Benefits: Benefits paid the same as any Sickness	80%	50%
(h) Mental & Nervous Disorders: Benefits paid the same as any Sickness	80%	50%
(i) Substance Abuse: Benefits paid the same as any Sickness	80%	50%
(j) Pre-Admission Testing	80%	50%
<u>Outpatient Covered Services and Benefit Limits</u>		
(a) Preventative Care – Deductible waived for in-network treatment*	100%	50%
(b) Hospital Outpatient Surgical Miscellaneous	80%	50%
(c) Surgical Treatment	80%	50%
(d) Anesthesia and Assistant Surgeon	80%	50%
(e) Physician Non-Surgical Visits: 1 visit per day, not paid the day of surgery, \$20 co-pay	80%	50%
(f) Physiotherapy: Includes occupational therapy; 1 visit per day, \$20 co-pay	80%	50%
(g) Spine and Back Disorders	80%	50%
(h) Chemotherapy and/or Radiation Therapy	80%	50%
(i) Diagnostic X-rays, Radiology, and Laboratory Services	80%	50%
(j) Hospital Emergency Room subject to a \$250 co-pay unless admitted as an inpatient	80%	50%
(k) Maternity: Paid the same as any Sickness	80%	50%
(l) Mental and Nervous Disorders, \$20 co-pay	80%	50%
(m) Substance Abuse, \$20 co-pay	80%	50%
(n) Medco Prescription Drug Card: \$15 co-pay for generic drugs; \$25 co-pay for brand drugs; \$35 co-pay for single source drugs	100%	N/A
<u>Other Covered Services and Benefit Limits</u>		
(a) Ambulance	80%	80%
(b) Dental Treatment: X-ray and treatment of dental injury to sound, natural teeth	80%	50%
(c) Orthopedic Appliances and Durable Medical Equipment	80%	50%
(d) Motor Vehicle Injury – Benefits paid the same as any Injury	80%	50%
(e) Home Health Care – 40 visits per Policy Year Up to maximum copay payment	80%	50%
(f) Consultant Physician: when requested by the attending Physician	80%	50%
(g) Well Child Care: includes immunizations and age appropriate Screening tests*	100%	50%

* In accordance with PPACA guidelines illustrated at www.healthcare.gov, deductibles and co-pays do not apply.

PREGNANCY

Benefits for expenses resulting from pregnancy including childbirth or miscarriage, will be determined in the same manner as for Sickness. Elective abortion is not covered, except in circumstances which are life-threatening to the mother.

Coverage for newborn includes care and treatment of medically diagnosed congenital defects and birth abnormalities. Routine nursery care for the well newborn is covered as a part of the mother's bill, if the mother is a covered person. Inpatient medical service visits to examine the well newborn are covered according to the Schedule of Benefits.

PHCS PREFERRED PROVIDER NETWORK

Persons insured under this Plan may choose to be treated within, or out of, the Preferred Provider Network. The Preferred Provider Network consists of hospitals, doctors, and other health care providers, which are organized into a network for the purpose of delivering quality health care at a preferred fee. Reimbursement rates will vary according to the source of care, as described under the Description of Benefits herein.

When an Insured Person uses the services of a PHCS Preferred Provider Network provider, the covered expenses incurred will be payable at 80% of PPO Allowance. However, when treatment is rendered by providers outside the PHCS Preferred Provider Network, expenses will be payable at 60% of Reasonable and Customary Covered Charges.

Assignment of a network Doctor does not guarantee eligibility or the right to Student Health Benefits.

In order to use the services of a participating provider, you must present your Companion Life Insurance Company Medical Identification Card that is provided to all students insured under the Northwest Christian University Student Accident and Sickness Insurance Plan.

You should always confirm that a Preferred Provider is participating at the time services are required (by asking the provider when you make an appointment for service).

A complete listing of participating providers are available on the web at: www.NWCUInsurance.com

MEDCO HEALTH — PRESCRIPTION DRUG CARD

Prescriptions purchased through the Medco Health Network will be covered, subject to the applicable co-payment. For a complete list of pharmacy providers, please visit the Student Insurance website: www.NWCUInsurance.com.

NOTE: The prescription drug card benefit is through the Medco Pharmacy Program. The Medco Pharmacy Network includes national chains as well as local pharmacies. When you need to have a prescription filled, present your insurance ID card at a participating pharmacy. You will pay a co-payment for your medications. The pharmacy will submit additional charges to the Insurance Company.

Medco Drug Card co-payments applicable per prescription:

- \$15 generic medication
- \$30 brand medication
- \$45 single source medication

PRE-EXISTING CONDITIONS LIMITATION

“Pre-existing Condition” means a condition, regardless of the cause of the condition, for which medical advice, diagnosis, care or treatment was recommended or received during the six (6) months immediately preceding the Effective Date of the Insured Person's coverage under this Policy. The term does not include genetic information in the absence of a diagnosis of the condition related to such information.

The Pre-existing Condition Waiting Period is twelve (12) months. If an Insured Person receives treatment or service for a Pre-existing Condition: (a) We will not pay benefits for such condition until the day after a twelve (12) consecutive month period has passed from the Insured Student's effective date, and (b) We will pay only for Loss or expense incurred after such twelve (12) consecutive month period.

The Pre-existing Condition Waiting Period will be reduced by the aggregate period of Creditable Coverage of the Insured Person, if the Creditable Coverage was continuous to a date not more than 63 days before the Effective Date of the coverage.

Payment will be in accord with the provisions of this Policy. If the Insured Person has a lapse in coverage of more than 63 days, the Pre-existing Condition Waiting Period will have to be satisfied again.

The Pre-existing Condition Waiting Period will not apply:

- (a) To insured persons under the age of 19.
- (b) To pregnancy.
- (c) In the case of an Insured Person who, as of the last day of the 30-day period beginning on the date of his birth, is covered under Creditable Coverage.
- (d) In the case of a child who is adopted or placed for adoption before attaining the age of 18 years and who, as of the last day of the 30-day period beginning on the date of adoption or placement for adoption, whichever is earlier, is covered under Creditable Coverage. The provisions of this paragraph do not apply to coverage before the date of adoption or placement for adoption.
- (e) In the case of a condition for which medical advice, diagnosis, care or treatment was recommended or received for the first time while the Insured Person held Creditable Coverage, and the medical advice, diagnosis, care or treatment was a benefit under the plan, if the Creditable Coverage was continuous to a date not more than 63 days before the Effective Date of the new coverage.

The provisions of paragraphs (c) and (d) do not apply to an Insured Person after the end of the first 63-day period during all of which the Insured Person was not covered under any Creditable Coverage.

Definition:

“Creditable Coverage” means health benefits or coverage provided to a person pursuant to:

- (a) A group health plan;
- (b) A health benefit plan;
- (c) Part A or Part B of the Title XVIII of the Social Security Act, 42 U.S.C. Sec. 1395c et seq., also known as Medicare;
- (d) Title XIX of the Social Security Act, 42 U.S.C. Sec. 1396 et seq., also known as Medicaid, other than coverage consisting solely of benefits under Sec. 1928 of that Title, 42 U.S.C. Sec.1392s;
- (e) The Civilian Health and Medical Program of Uniformed Services, CHAMPUS, 10 U.S.C. Sec. 1071 et seq.;

PRE-EXISTING CONDITIONS LIMITATION (CONTINUED)

- (f) A medical care program of the Indian Health Service or of a tribal organization;
- (g) A state health risk pool;
- (h) A health plan offered pursuant to the Federal Employees Health Benefits Program, FEHBP, 5 U.S.C. Sec. 8901 et seq.;
- (i) A public health plan. A public health plan means any plan established or maintained by a State, the U.S. government, a foreign country, or any political subdivision of a State, U.S. government, or a foreign country that provides health coverage to individuals who are enrolled in this plan, as defined in 45 C.F.R. Sec. 146.113, authorized by the Public Services Act, 42 U.S.C. Sec. 300 gg(c)(1)(I);
- (j) A health benefit plan under insurance program established pursuant to 42 U.S.C. Sec. 2504(e);
- (k) The children's health insurance program established pursuant to 42 U.S.C. Sec 1397aa 1397jj, inclusive;
- (l) A short-term health insurance policy; or
- (m) A blanket accident and health insurance policy.

PHARMACY CO-PAYMENT DEFINITIONS

GENERIC DRUG: A medication duplicated by another company once the patent expires.

BRAND DRUG: A medication developed by a pharmaceutical company.

TRAVEL ASSISTANCE FOR ALL STUDENTS

Included in this health insurance program is access to a 24-hour worldwide assistance network for emergency assistance anywhere in the world. Simply call the assistance center collect. The multilingual staff will answer your call and immediately provide reliable, professional and thorough assistance. The following services are included in this Plan:

1. Referral to the nearest, most appropriate medical facility, and/or Provider.
2. Medical monitoring by board certified emergency physicians in the United States.
3. Urgent message relay between family, friends, personal physician, school, and Insured.
4. Guarantee of payment to Provider and assistance in coordinating insurance benefits.
5. Arranging and coordinating emergency medical evacuations and repatriation of remains.
6. Emergency travel arrangements for disrupted travel as the consequence of a medical emergency.
7. Referral to legal assistance.
8. Assistance in locating lost or stolen items including lost ticket application processing.

TRAVEL ASSISTANCE FOR ALL STUDENTS (CONTINUED)

24-HOUR NURSE ADVICE LINE: Wouldn't you feel better knowing you could get health care answers from a Registered Nurse 24 hours a day? Students may utilize the Nurse Advice Line when the school health clinic is closed or anytime they need confidential medical advice. ON CALL provides Members with clinical assessment, education and general health information. This service shall be performed by a registered Nurse Counselor to assist in identifying the appropriate level and source(s) of care for members (based on symptoms reported and/or health care questions asked by or on behalf of Members). Nurses shall not diagnose Member's ailments. Students must be enrolled in the Northwest Christian University Student Accident and Sickness Insurance Plan in order to be eligible to utilize the Nurse Advice program, which is sponsored by the school. This program gives students access to a toll-free nurse information line 24-hours a day, 7 days a week. One phone call is all it takes to access a wealth of useful health care information at 1-800-850-4556, in the U.S. or Canada, or collect outside the U.S. and Canada, 603-328-1713.

**Contact On Call International for any of these services:
Toll Free from U.S. and Canada: 1-800-850-4556
Dial Direct or Call Collect Worldwide: 1-603-898-9159
Contact us online: www.NWCUInsurance.com
and "Click" on On Call International.**

REPATRIATION OF BODY REMAINS EXPENSE BENEFIT

This benefit applies only to Domestic Students while Studying Abroad, International Students, and their Dependents. In the event of the death of an Insured Person, We will pay the actual charges for the Covered Expenses for the preparation and transportation of the Insured Person's remains to his or her Home Country. This will be done in accordance with all legal requirements in effect at the time the body remains are to be returned to his or her Home Country. The death must occur while the person is insured for this benefit. The benefit will be paid up to a maximum of \$7,500. You must first seek approval from the Company Claim Office, (888) 293-9229.

EMERGENCY MEDICAL EVACUATION EXPENSE BENEFIT

This benefit applies only to Domestic Students while studying abroad, International Students and their Dependents. This benefit will pay benefits for the Covered Percentage of the Covered Charges incurred, if any Injury or Sickness results in the Emergency Medical Evacuation of the Insured Person. The benefit will be paid up to a maximum of \$10,000. You must first seek approval from the Claim Office, (888) 293-9229.

DEFINITIONS

Accident means a specific unforeseen event, which happens while the Insured Person is covered under this Policy and which directly, and from no other cause results in an Injury.

Children includes an Insured Student's biological children; step-children; adopted children from the date of placement in the Insured Student's home and who depend on the Insured Student for their full support.

Claim Form is a form that must be completed and sent to the claim office when any medical/dental expenses are incurred. This claim form is available at www.NWCUInsurance.com.

Coinsurance means the percentage of Reasonable and Customary Expenses for which the Insured Person is responsible for a covered service.

Covered Charge or Expense as used herein means those charges for any treatment, services or supplies that are: (a) for Network Providers, not in excess of the Preferred Allowance; (b) for Non-Network Providers, not in excess of the Reasonable and Customary Expenses; (c) not in excess of the charges that would have been made in the absence of this insurance; and (d) incurred while this Policy is in force as to the Insured Person except with respect to any expense payable under the Extension of Benefits Provision.

Co-payment means the specified dollar amount an Insured Person must pay for specified charges. The co-payment is separate from and not a part of the Deductible or Coinsurance.

Covered Percentage means that part of the Covered Charge that is payable by the Company after the Deductible or Co-payment has been met.

Deductible means the amount of Expenses for covered services and supplies which must be incurred by the Insured Person before specified benefits become payable.

Doctor as used herein means: (a) a legally qualified physician licensed by the state in which he or she practices; or (b) a practitioner of the healing arts performing services within the scope of his or her license as specified by the laws of the state or residence of such practitioner; (c) a certified nurse midwife while acting within the scope of that certification.

Elective Treatment means medical treatment, which is not necessitated by a pathological change in the function or structure in any part of the body occurring after the Insured Person's Effective Date of coverage. Elective Treatment includes, but is not limited to: tubal ligation; vasectomy; breast reduction; breast implants; sexual reassignment surgery; impotence (organic or otherwise); submucous resection and/or other surgical correction for deviated nasal septum, other than necessary treatment of covered chronic purulent sinusitis; treatment for weight reduction; learning disabilities; immunizations; treatment of infertility and routine physical examination.

Hospital means a facility which meets all of these tests:

(a) it provides inpatient services for the care and treatment of injured and sick people; and (b) it provides room and board services and nursing services 24 hours a day; and (c) it has established facilities for diagnosis and major surgery; and (d) it is supervised by a Doctor; and

(e) it is run as a Hospital under the laws of the jurisdiction in which it is located. Hospital does not include a place run mainly: (a) for alcoholics or drug addicts; (b) as a convalescent home; (c) as a nursing or rest home; or (d) as a hospice facility.

Hospital Confinement means a stay of 18 or more consecutive hours as a resident bed-patient in a Hospital.

DEFINITIONS (CONTINUED)

Injury means bodily injury caused by an accident, which is the sole cause of the Loss. All injuries due to the same or related cause are considered one Injury.

Insured Person means an Insured Student and their covered Dependent(s) while insured under this Plan.

Insured Student means a student of Northwest Christian University who is eligible and insured for coverage under this Plan.

Loss means medical expense covered by this Plan as a result of Injury or Sickness as defined in this Plan.

Medical Emergency means the unexpected onset of an Injury or Sickness which requires immediate or urgent medical attention which, if not provided, could result in a Loss of life or serious permanent damage to a limb or organ or pain sufficient to warrant immediate care. A Medical Emergency does not include elective or routine care.

Medically Necessary means that a service, drug or supply is needed for the diagnosis or treatment of an Injury or Sickness in accordance with generally accepted standards of medical practice in the United States at the time the service, drug or supply is provided. A service, drug or supply shall be considered "needed" if it: (a) is ordered by a licensed Doctor; and (b) is commonly and customarily recognized through the medical profession as appropriate for the particular Injury or Sickness for which it was ordered. A service, drug or supply shall not be considered as Medically Necessary if it is investigational, experimental, or educational.

Non-Network Providers have not agreed to any pre-arranged fee schedules.

Policyholder means the institution indicated on the face page of this Policy.

Policy Year means the 12 month period beginning on the Policy Effective Date.

Reasonable and Customary Expense means fees and prices generally charged within the locality where performed for medically necessary services and supplies required for treatment of cases of comparable severity and nature.

Sickness means sickness or disease, which is the sole cause of the Loss. Sickness includes both normal pregnancy and Complications of Pregnancy. All sicknesses due to the same or a related cause are considered one Sickness.

We, Us or Our means Companion life Insurance Company.

You, Your or Yours means the Insured Student.

REIMBURSEMENT & SUBROGATION

If We pay covered expenses for an accident or injury You incur as a result of any act or omission of a third party, and You later obtain recovery from the third party, You are obligated to reimburse Us for the expenses paid. We may also take subrogation action directly against the third party. Our Reimbursement rights are limited by the amount You recover. Our Reimbursement and Subrogation rights are subject to deduction for the pro-rata share of Your costs, disbursements and reasonable attorney fees. You must cooperate with and assist Us in existing Our rights under this provision and do nothing to prejudice Our rights.

EXTENSION OF BENEFITS

If an Insured Person is confined to a Hospital on the date his or her insurance terminates, charges incurred during the continuation of that Hospital Confinement shall also be included in the term "Expense", but only while they are incurred during the 30 day period following such termination of insurance.

If an Insured Person is not confined to a Hospital on the date his or her insurance terminates, charges incurred during the next 31 days shall also be payable under this Plan, but only for a Sickness or Injury for which covered expenses were incurred before the termination date.

EXCLUSIONS

The Policy does not cover nor provide benefits for:

1. Services normally provided without charge by the Policyholder's student health service center, infirmary, or Hospital, or by Health Care Providers employed by the Policyholder;
2. Care and/or treatment in skilled nursing facility, except as specifically provided;
3. Pre-existing Conditions as defined in this Policy. A condition is no longer considered a Pre-existing Condition per the provision entitled Limitation for Pre-Existing Conditions below;
4. Illness, Accident, treatment or medical condition arising out of the play or practice of or traveling in conjunction with intercollegiate sports, and professional sports;
5. Cosmetic surgery, except as the result of covered Injury occurring while this Policy is in force as to the Insured Person. This exclusion shall also not apply to cosmetic surgery which is reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or other disease of the involved body part, reconstructive surgery following mastectomy as provided for in the Breast Reconstruction Expense Benefit and reconstructive surgery because of congenital disease or anomaly of a covered Dependent newborn child which has resulted in a functional defect or to the extent specifically covered under this Policy;
6. Illness, Accident, treatment or medical condition arising out of hang-gliding, skydiving, glider flying, parasailing, sail planing, bungee jumping, racing or speed contests, skin diving, parachuting or bungiecord jumping;
7. Correction of congenital defects except as specifically provided;
8. Injury or Sickness for which benefits are paid under any Workers' Compensation or Occupational Disease Law;
9. Expense incurred as the result of dental treatment, except as provided in the Sickness Dental Expense Benefit, if included in this Policy. This exclusion does not apply to treatment resulting from Injury to natural teeth;
10. Medical services that are not Medically Necessary or that do not conform with medical standards of practice within the community. Also services and supplies in connection with Experimental or Investigational Care for the terminally ill;
11. Injury or Sickness resulting from declared or undeclared war; or any act thereof;
12. Charges for treatment of any Injury or Sickness due to an Insured Person's commission of, or attempt to commit a felony, or a crime which would be considered a felony if prosecuted;
13. Injury due to participation in a riot;
14. Personal hygiene/convenience items; telephone consultations, missed appointments, photocopies or medical records, or completion of claim forms; expenses incurred for custodial care or services not needed to diagnose or treat an Injury or Sickness, including but not limited to services related to the activities of daily living;

EXCLUSIONS (CONTINUED)

15. Expenses incurred in connection with family planning, the enhancement of fertility, fertility tests, correction of infertility, in-vitro fertilization, artificial insemination, and services or supplies for inducing conception;
16. Expenses incurred in connection with a voluntary sterilization procedure or any sterilization reversal process;
17. Treatment of obesity, including any care which is primarily dieting or exercise for weight loss, except for surgical treatment of morbid obesity;
18. Expense incurred for eye examinations or prescriptions, eyeglasses, and contact lenses (except for sclera shells which are intended for use of corneal bandages), eye refractions, vision therapy, multiphasic testing, or lasic or other vision procedures except as required for repair caused by a covered Injury;
19. Well baby care, including routine exams and immunizations, except as specifically provided;
20. Treatment provided in a governmental Hospital unless there is a legal obligation to pay such charges in the absence of insurance;
21. Expenses for any service or supply not specified in this Policy as a covered service;
22. Elective Treatment or elective surgery, except as specifically provided;
23. Accident occurring in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a scheduled airline maintaining regular published schedules on a regularly established route;
24. Suicide, attempted suicide, or intentionally self-inflicted injury while sane, or insane;
25. Injuries incurred by the Insured Person while intoxicated or under the influence of any drug unless taken as prescribed by a Doctor;
26. Voluntary or elective abortion;
27. Expense incurred for: topical acne treatment, moles, non-malignant warts or lesions, fertility medication; legend vitamins or food supplements; smoking deterrents; immunization agents; biological sera; drugs to promote or stimulate hair growth; experimental drugs; drugs dispensed in a rest home or hospital, except as provided under the Hospital Expense Benefit;
28. Hearing aids, including exams for fitting, except as required to correct damage caused by an injury which occurs while the patient is covered by this Plan, provided they are obtained within four months of the date of the Injury;
29. Services, supplies and facility that are provided mainly for a rest cure, maintenance or custodial care;
30. Nicotine addiction.

NON-DUPLICATION OF BENEFITS LIMITATION

If benefits are payable under more than one (1) benefit provision contained in the Policy, benefits will be payable only under the provision providing the greater benefit.

COORDINATION OF BENEFITS

The policy will coordinate benefits as outlined in the Master Policy which may be reviewed at www.NWCUInsurance.com.

COMPLAINT RESOLUTION

Insured persons or their representatives may call the Customer Service Department with questions or complaints at (800) 452-5772. If the question or complaint is not resolved to the satisfaction of the complainant, the complainant may submit a written request to the claims review committee, which will make a thorough investigation and respond to the complainant in a timely manner. The Company will not retaliate against the complainant because of the complaint.

APPEALS

If a claim is wholly or partially denied, a written notice or message on the Explanation of Benefits (EOB) will be sent to the Insured Person containing the reason for the denial. The notice or message will include a reference to the provision in the Plan and a description of additional information, which might be necessary for reconsideration of the claim.

HOW DO I OBTAIN MY IDENTIFICATION CARD?

1. You may detach and retain the temporary Identification Card provided on the brochure.
2. You may obtain your permanent Identification Card on the internet at: www.NWCUInsurance.com "Click" on Print ID Card. You will need to provide your name, student identification number, and birth date. If you experience any difficulty, please call us at (800) 452-5772.
3. You may call (800) 452-5772 and request that your permanent Identification Card be mailed to you.

HOW DO I FILE A CLAIM UNDER MY STUDENT INSURANCE PLAN?

Should an Injury or Sickness occur, the following steps should be taken:

1. Secure the necessary medical treatment. A listing of Preferred Providers is available at: www.NWCUInsurance.com
2. Obtain itemized bills from your physician or provider.
3. You must complete a claim form. Claim forms may be obtained on the Student Insurance website: www.NWCUInsurance.com
4. Please make certain all additional medical bills submitted show your name, school ID number, school, and description of medical condition. **Only one claim form, per condition, needs to be mailed.**
5. Mail the completed claim form and medical bills as soon as possible to:

Administrative Concepts, Inc.

994 Old Eagle School Road, Suite 1005
Wayne, PA 19087-1802
(800) 452-5772

Please contact between 8:00 a.m. to 7:00 p.m. C.S.T.

6. You may check the status of a claim you have already filed at www.NWCUInsurance.com and click on "Check Claims Online".

HOW DO I CHECK THE STATUS OF A CLAIM I HAVE ALREADY FILED?

1. Online Inquiry:

- a) go to: www.NWCUInsurance.com obtain your permanent Identification Card.
- b) After obtaining your Identification Card, click on "Check Claims Online."
- c) You will need to set up an account by providing your first and last name, your birthdate, your student identification number and the Policy number. This information should be on taken directly from your permanent Identification Card.

2. **Telephone Inquiry:** Call Administrative Concepts, Inc. at (888) 293-9229 between the hours of 8:00 a.m. to 4:00 p.m. CST.

Local Service Provided By
Pacific Benefits Consultants, Inc.
450 Country Club Road, Suite 330
Eugene, OR 97401
(800) 588-8688

HOW CAN I RECEIVE ASSISTANCE WITH A QUESTION OR PROBLEM?

Please call the Administrator, at (800) 452-5772, Monday through Friday, between the hours of 8:00 a.m. to 7:00 p.m. Central Standard Time, or email us through the Student website, www.NWCUInsurance.com. We appreciate hearing from you with your comments, questions, and concerns.

Any provision of the Policy, or the brochure, which is in conflict with the statutes of the state in which the Policy is issued, will be administered to conform with the requirements of the state statutes. Please keep this brochure as a general summary of the insurance. The Master Policy contains all of the provisions, limitations, exclusions and qualifications of your insurance benefits, some of which may not be included in this brochure. If any discrepancy exists between the brochure and the Policy, the Master Policy will govern and control the payment of benefits. This brochure is based on Policy CLSP-0069-12.

Medical Benefits Underwritten by:



Companion Life Insurance Company
Policy Number: CLSP-0069-12

Claims should be mailed to:
Administrative Concepts, Inc.
994 Old Eagle School Road, Suite 1005
Wayne, PA 19087-1802
(800) 452-5772

Direct All Inquiries To:



ASSOCIATED
INSURANCE PLANS
INTERNATIONAL, INC.

Post Office Box 189
Libertyville, Illinois 60048
(800) 452-5772 • FAX (847) 281-8813
(e-mail) office@aipstudentinsurance.com
Visit us and enroll on the Web at:
www.NWCUInsurance.com

This brochure is a brief description of the Plan Benefits. The exact provisions governing the insurance are contained in the Master Policy issued to Northwest Christian University.

HIPAA NOTICE OF PRIVACY PRACTICES FOR PERSONAL HEALTH INFORMATION

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

This is your Health Information Privacy Notice from COMPANION LIFE INSURANCE COMPANY (referred to as We or Us). This notice is effective April 14, 2003. This notice provides you with information about the way in which We protect Personal Health Information ("PHI") that We have about you. PHI includes individually identifiable information which relates to your past, present or future health, treatment or payment for health care services. This notice also explains your rights with respect to PHI. The Health Insurance Portability and Accountability Act ("HIPAA") requires Us to: Keep PHI about you private; provide you this notice of our legal duties and privacy notices with respect to your PHI; and follow the terms of the notice that are currently in effect.

Use and Disclosure of PHI

We obtain PHI in the course of providing and/or administering health insurance benefits for you. In administering your benefits, We may use and/or disclose PHI about you and your dependents. The following are some examples, however, not every use or disclosure in a category will be listed:

- **For Health Care Payment Purposes:** For example, We may use and disclose PHI to administer and process payment of benefits under your insurance coverage, determine eligibility for coverage, claims or billing information, conduct utilization reviews, or to another entity or health care provider for its payment purposes.
- **For Health Care Operations Purposes:** For example, We may use and disclose PHI for underwriting and rating of the plan, audits of your claims, quality of care reviews, investigation of fraud, care coordination, investigate and respond to complaints or appeals, provider treatment review and provision of services.
- **For Treatment Purposes.** For example, We may use and disclose PHI to health care providers to assist in their treatment of you. We do not provide health care treatment to you directly.
- **For Health Services.** For example, We may use your medical information to contact you to give you information about treatment alternatives or other health related benefits and services that may be of interest to you as part of large case management or other insurance related services.
- **For Data Aggregation Purposes.** For example, We may combine PHI about many insureds to make plan benefit decisions, and the appropriate premium rate to charge.
- **To You About Dependents.** For example, We may use and disclose PHI about your dependents for any purpose identified herein. We may provide an explanation of benefits for you or any of your dependents to you.
- **To Business Associates.** For example, We may disclose PHI to administrators who are contracted with Us who may use the PHI to administer health insurance benefits on our behalf and such administrators may further disclose PHI to their contractors or vendors as necessary for the administration of health insurance benefits. If your state has adopted a more stringent standard regarding any of the above uses or disclosures of your PHI, those standards will be applied.

Additional Uses or Disclosures. We may also disclose PHI about you for the following purposes:

- To comply with legal proceedings, such as a court or administrative order, subpoena or discovery requests.
- To law enforcement officials for limited law enforcement purposes.
- To a family member, friend or other person, for the purpose of helping you with your health care or with payment for your health care, if you are in a situation such as a medical emergency and you cannot give your agreement to the Plan to do this.
- To your personal representatives appointed by you or designated by applicable law.
- For research purposes in limited circumstances.
- To a coroner, medical examiner, or funeral director about a deceased person.
- To an organ procurement organization in limited circumstances.
- To avert a serious threat to your health or safety or the health or safety of others.
- To a governmental agency authorized to oversee the health care system or government programs.
- To the Department of Health and Human Services for the investigation of compliance with HIPAA or to fulfill another lawful request.
- To federal officials for lawful intelligence, counterintelligence, national security purposes and to protect the president.
- To public health authorities for public health purposes.
- To appropriate military authorities, if you are a member of the armed forces.
- In accordance with a valid authorization signed by you.

HIPAA NOTICE (CONTINUED)

Your Rights Regarding PHI That We Maintain About You

You have various rights as a consumer under HIPAA concerning your PHI. You may exercise any of these rights by writing to Us in care of Associated Insurance Plans International, Inc., Post Office Box 189, Libertyville, IL 60048, Attn: HIPAA Privacy Office.

- You have the right to inspect and copy your PHI. If you request a copy of the information, We may charge a fee for the costs of copying, mailing or other supplies associated with your request.
- You have the right to ask Us to amend the PHI that is contained in a "designated record set", e.g., information used to make enrollment, eligibility, payment, claims adjudication and other decisions. You have the right to request an amendment for as long as we maintain the PHI. Requests must be made in writing and include the reason for the request. We may deny the request if the PHI is accurate and complete or if we did not create the PHI.
- You have the right to request a list of our disclosures of the PHI. Your request must state a time period, may not include dates before April 14, 2003 and may not exceed a period of six years prior to the date of your request. If you request more than one list in a year, We may charge you the cost of providing the list. We will notify you of the cost and you may withdraw or modify your request before any costs are incurred. Any list of disclosures provided by Us will not include disclosures made for payment, treatment or healthcare operations; made to you or persons involved in your care; incidental disclosures, authorized disclosures, for national security or intelligence purposes or to correctional institutions.
- You have the right to request to restrict the way We use or disclose PHI regarding treatment, payment or health care operations. You also have the right to request to restrict the PHI We disclose about you to someone who is involved in your care or the payment for your care. We are not required to agree to your request. If We do agree, We will comply with your request unless the information is needed to provide you emergency treatment. Your request must be in writing and state (1) what information you want to restrict; (2) whether you want to restrict our use, disclosure or both; and (3) to whom you want the restrictions to apply.
- Uses and disclosures of your PHI, other than those listed above, require prior written authorization from you. You may revoke that authorization at any time by writing to Us at the address at the end of this notice.
- You have the right to request that We communicate personal information to you in a certain way or at a certain location. Your request must specify how or where you wish to be contacted. We will comply with reasonable requests.
- You have the right to a paper copy of this notice. You may ask us to give you a copy of this notice at any time. Even if you have agreed to receive this notice electronically, you are still entitled to a paper copy of this notice upon request. You may request a paper copy of this notice by calling Us at 800-452-5772 or submitting the request to COMPANION LIFE INSURANCE COMPANY, c/o Associated Insurance Plans International, Inc., Post Office Box 189, Libertyville, IL 60048, Attn: HIPAA Privacy Office.

Complaints

If you believe your privacy rights have been violated, you may file a complaint with Us. When filing a complaint, include your name, address and telephone number and We will respond. All complaints must be submitted in writing to COMPANION LIFE INSURANCE COMPANY, c/o Associated Insurance Plans International, Inc., Post Office Box 189, Libertyville, IL 60048, Attn: HIPAA Privacy Office. You may also contact the Secretary of the Department of Health and Human Services. You will not be retaliated against for filing a complaint.

Changes To This Notice

We reserve the right to modify this Privacy Notice and our privacy policies at any time. If We make any modifications, the new terms and policies will apply to all PHI before and after the effective date of the modifications that We maintain. If We make material changes, We will send a new notice to insureds.

If you have any questions regarding this notice, please call 800-452-5772 or send your written questions to the address at the end of this notice. Please include your name, the name of your insurance plan, your policy/ID number or copy of ID card, your address and telephone number and We will respond.

ALL QUESTIONS AND REQUESTS REGARDING YOUR RIGHTS UNDER THIS NOTICE SHOULD BE SENT TO:

COMPANION LIFE INSURANCE COMPANY
c/o Associated Insurance Plans International, Inc.,
Post Office Box 189, Libertyville, IL 60048
Attn: HIPAA Privacy Office

**OPTIONAL - ADDITIONAL PREMIUM REQUIRED
DENTAL/VISION/PHARMACY DISCOUNT PLAN**

Additional premium required (see rates listed below).

- No Claim forms
- No Waiting Periods
- No Pre-existing Conditions
- No Deductibles or Maximums
- No Age Restriction
- Discount is immediate at time of service
- Over 100,000 participating providers nationwide

The Co-Health Group Collegiate plan has been specifically designed to meet the needs of today's College and University students, whether they are incoming freshmen, graduate, evening students, international or domestic students attending Northwest Christian University.

The Co-Health Benefit Plan provides discounts in certain health care areas not normally reimbursed by insurance. In the "Collegiate Plan" we are offering the Vision, Dental and Pharmacy Discount Program as a single package of Benefits, or you may purchase discounts for pharmacy or vision separately. Here's how the plan works.

This is not an Insurance Plan. The Co-Health Group Collegiate Plan is a Discount Care Plan offering discounts and savings for Vision, Dental and Prescription Pharmacy expenses.

Each of the benefit programs (Vision, Dental, and Prescription Pharmacy) has a network of Providers (for example, the participating dentists in the Dental Plan.) As a member of the Plan you can go to any of the providers listed and purchase their products or services on a negotiated discount basis. You receive your discount/savings on the spot. There are no exclusions for "pre-existing" conditions. There are no claim forms to fill out and no paperwork to be filed. Simply show your Co-Health membership card at the time of your scheduled appointment or at a participating pharmacy.

The discounts you will receive are substantial and these savings can be very important to you. The services that make up the Collegiate Plan (Vision, Dental and Pharmacy) are also the three most common areas where you will have unexpected expenses. With our Benefits, you can substantially reduce your out of pocket expenses, and as an added bonus, you can use our plan benefits anywhere in the United States, except the State of Washington.

You simply show your Co-Health ID Card and get your discount on the spot.

Annual Coverage Premiums - enroll anytime throughout the year at www.dentalvisionrxdiscount.com.

ANNUAL PREMIUMS	Credit Card or Internet Payment	Check by mail
Dental/Vision/Pharmacy		
Student Only	\$72.00	\$62.00
Family	\$88.00	\$78.00
Dental & Vision		
Student	\$62.00	\$52.00
Family	\$79.00	\$69.00
Dental & Pharmacy		
Student	\$62.00	\$52.00
Family	\$79.00	\$69.00
Vision & Pharmacy		
Student Only	\$40.00	\$30.00
Family	\$50.00	\$40.00
Dental		
Student	\$50.00	\$40.00
Family	\$70.00	\$60.00
Vision		
Student Only	\$25.00	\$15.00
Family	\$30.00	\$20.00
Pharmacy		
Student Only	\$25.00	\$15.00
Family	\$30.00	\$20.00

**OPTIONAL, ADDITIONAL PREMIUM DENTAL
AND VISION INSURANCE PLAN**

(Additional premium required)

Underwritten by Security Life Insurance Company of America

- Freedom to Use Dentist of Your Choice
- Up to \$2,000 Annual Maximum
- Coverage for Adult Sealants
- Three Plan Design Options
- No Waiting Periods for Most Services
- Optional Vision Coverage for Additional Premium

PERSONAL DENTAL PLANS

Dental Benefits	Elite Plan	Premier Plan	Select Plan
Class A - Preventive Services Initial & Periodic Exams (2 per year), Cleanings (2 per year), Fluoride Treatments (to age 16), Sealants (no age limitation)			
Benefit Year One	100%	100%	75%
Benefit Year Two	100%	100%	85%
Benefit Year Three and Each Benefit Year Thereafter	100%	100%	100%
Deductible - Lifetime per Insured	\$50	\$50	\$50
Waiting Period	None	None	None
Class B - Basic Services X-rays, Fillings, Simple Extractions			
Benefit Year One	35%	35%	25%
Benefit Year Two	65%	50%	35%
Benefit Year Three and Each Benefit Year Thereafter	80%	65%	50%
Deductible - Calendar Year per Insured	\$50/year	\$50/year	\$50/year
Waiting Period	None	None	None
Class C - Major Services Oral Surgery, Endodontics, Periodontics, Crowns, Bridges, Dentures			
Benefit Year One	15%	10%	10%
Benefit Year Two	50%	25%	25%
Benefit Year Three and Each Benefit Year Thereafter	50%	50%	50%
Deductible - Calendar Year per Insured	\$50/year	\$50/year	\$50/year
Waiting Period	None	None	None
Class D - Orthodontic Services Straightening of Teeth (for children under age 19)			
Benefit Year One	N/A	0%	N/A
Benefit Year Two	N/A	0%	N/A
Benefit Year Three and Each Benefit Year Thereafter	N/A	50%	N/A
Deductible - Lifetime per Insured	—	None	—
Waiting Period	—	24 months	—

PERSONAL DENTAL PLANS (CONTINUED)

Dental Benefits	Elite Plan	**Premier Plan	Select Plan
Calendar Year Maximum for Classes A, B and C Combined	\$1,000	\$1,000	\$1,000
Calendar Year Max. for Class C - Major Services	\$500	\$500	\$500
Calendar Year Max. for Class D	—	\$500	—
Lifetime Max. Per Child for Class D	—	\$1,000	—
* Class B & C Deductible is combined for each calendar year. A maximum of three (3) individual deductibles per family shall apply.			
★CALENDAR YEAR MAXIMUM INCREASE OPTIONS			
Option One (1) \$1,500/Class C - Major Services limited to \$750	★\$1,500	★\$1,500	★\$1,500
Option Two (2) \$2,000/Class C - Major Service limited to \$1,000	★\$2,000	★\$2,000	★\$2,000
**Optional Vision Benefits Rider (Not a Stand-Alone Benefit)			
Class A - Vision Exams - 1/year Benefit Year One and Each Benefit Year Thereafter No Waiting Period	100%	85%	85%
Class B - Lenses and Frames - 1 pair every 2 years Benefit Year One and Each Benefit Year Thereafter 15 Month Waiting Period	50%	50%	50%
Class C - Contact Lenses - 1 pair every 2 years (in lieu of frames and lenses) Benefit Year One and Each Benefit Year Thereafter 15 Month Waiting Period	50%	50%	50%
Calendar Year Deductible	\$50/year	\$50/year	\$50/year
Calendar Year Maximum for Classes A, B and C	\$200	\$150	\$150

★Optional Feature

You may increase your Calendar Year Maximum Benefit, per individual, for an additional monthly fee. If you elect this feature, your Calendar Year Maximum for Major Services (Class C) will also increase. You must indicate your election of this feature on the enrollment form.

The above plans provide for an increase in coinsurance levels based upon each Benefit Year of coverage. Benefit Year begins with each insured's effective date and continues for 12 months. Each primary insured and dependent will have their own Benefit Year beginning with their specific effective date of coverage. This plan reimburses at the above percentages for covered dental expenses based upon the Reasonable and Customary (R&C) fees for those covered expenses.

QUESTIONS? PLEASE CALL 800-452-5772.

You do not need to purchase health insurance to enroll in the optional dental and vision insurance plan. Enroll online at www.NWCUIinsurance.com.

PRIMESTAR PERSONAL DENTAL PREMIUM RATE TABLE

FOR EFFECTIVE DATES THROUGH OCTOBER 1, 2012

Monthly premiums illustrated are guaranteed for the initial twelve (12) months of coverage. Thereafter, premiums are likely to increase on a semi-annual basis.

RATE CHART		Area 1	Area 2	Area 3	
UNDER AGE 65	ELITE	Applicant Only	\$ 30.00	\$ 33.00	\$ 36.00
		Applicant +Spouse	\$ 63.00	\$ 69.00	\$ 76.00
		Applicant + Child(ren)	\$ 69.00	\$ 76.00	\$ 83.00
	PREMIER	Applicant + Family	\$ 106.00	\$ 116.00	\$ 128.00
		Applicant Only	\$ 26.00	\$ 28.00	\$ 31.00
		Applicant +Spouse	\$ 53.00	\$ 58.00	\$ 64.00
	SELECT	Applicant + Child(ren)	\$ 62.00	\$ 68.00	\$ 75.00
		Applicant + Family	\$ 94.00	\$ 103.00	\$ 113.00
		Applicant Only	\$ 24.00	\$ 26.00	\$ 29.00
65 AND OVER	ELITE	Applicant +Spouse	\$ 46.00	\$ 50.00	\$ 55.00
		Applicant + Child(ren)	\$ 47.00	\$ 52.00	\$ 57.00
		Applicant + Family	\$ 76.00	\$ 84.00	\$ 92.00
	PREMIER	Applicant Only	\$ 34.00	\$ 37.00	\$ 41.00
		Applicant + Spouse	\$ 71.00	\$ 77.00	\$ 85.00
		Applicant Only	\$ 28.00	\$ 31.00	\$ 34.00
	SELECT	Applicant + Spouse	\$ 60.00	\$ 66.00	\$ 72.00
		Applicant Only	\$ 25.00	\$ 27.00	\$ 30.00
		Applicant + Spouse	\$ 53.00	\$ 58.00	\$ 64.00

Optional Vision Rates for Under Age 65

Elite Plan	Applicant Only	\$ 6.00
	Applicant + Spouse	\$ 13.00
	Applicant + Child(ren)	\$ 13.00
	Applicant + Family	\$ 17.00
Premier & Select Plans	Applicant Only	\$ 5.00
	Applicant + Spouse	\$ 10.00
	Applicant + Child(ren)	\$ 10.00
	Applicant + Family	\$ 13.00

Optional Vision Rates for Age 65 and Over

Elite Plan	Applicant Only	\$ 6.00
	Applicant + Spouse	\$ 12.00
Premier & Select Plans	Applicant Only	\$ 5.00
	Applicant + Spouse	\$ 10.00

Call for rates if your permanent address is outside Illinois, or view online at www.NWCUIinsurance.com.

COMPANION LIFE INSURANCE COMPANY
ENROLLMENT FOR GRADUATE AND PROFESSIONAL STUDIES PROGRAM STUDENTS AND THE DEPENDENTS OF ALL STUDENTS
NORTHWEST CHRISTIAN UNIVERSITY
2012-2013

PRIMARY INSURED Complete information below for Student.			
SOCIAL SECURITY #		OR STUDENT ID #	
LAST (FAMILY) NAME:		FIRST (GIVEN) NAME:	MIDDLE INITIAL:
GENDER: <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	DATE OF BIRTH: _____/_____/_____ MONTH DAY YEAR	EXPECTED DATE OF GRADUATION: _____/_____/_____ MONTH YEAR	
PERMANENT ADDRESS - House/Building Number and Street Name:			
CITY:		STATE:	ZIP CODE:
MAILING ADDRESS - House/Building Number and Street Name:			
CITY:		STATE:	ZIP CODE:
TELEPHONE #:		EMAIL ADDRESS:	

DEPENDENT INFORMATION: Complete information below for Dependents to be insured. Dependent coverage is only available for Students insured under the Plan (Please include a blank sheet for additional Dependents).

SPOUSE SOCIAL SECURITY #	GENDER <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	DATE OF BIRTH: _____/_____/_____ MONTH DAY YEAR	
First (Given) Name:	Middle Initial:	Last (Family) Name:	
CHILD SOCIAL SECURITY #	GENDER <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	DATE OF BIRTH: _____/_____/_____ MONTH DAY YEAR	
First (Given) Name:	Middle Initial:	Last (Family) Name:	
CHILD SOCIAL SECURITY #	GENDER <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	DATE OF BIRTH: _____/_____/_____ MONTH DAY YEAR	
First (Given) Name:	Middle Initial:	Last (Family) Name:	
CHILD SOCIAL SECURITY #	GENDER <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	DATE OF BIRTH: _____/_____/_____ MONTH DAY YEAR	
First (Given) Name:	Middle Initial:	Last (Family) Name:	
CHILD SOCIAL SECURITY #	GENDER <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	DATE OF BIRTH: _____/_____/_____ MONTH DAY YEAR	
First (Given) Name:	Middle Initial:	Last (Family) Name:	

NOTICE TO STUDENT: Coverage will be effective the date the correct premium is received by the Company or a representative of the Company or the effective date of the coverage period, whichever is later, unless otherwise stated in the Master Policy. By signing, the student acknowledges the following: 1) He/She has carefully read the brochure and elects to enroll as indicated on this enrollment card; 2) Rates are not pro-rated other than as listed on this enrollment card; 3) He/She meets the eligibility requirements for this coverage as described in the brochure; and 4) If it is later determined that the student is not eligible, the premium will be refunded. Premium will not be refunded except for ineligibility or entrance into the armed forces.

STUDENT'S SIGNATURE: _____ **DATE:** _____

2012-2013 NORTHWEST CHRISTIAN UNIVERSITY

CAMPUS LOCATION:

- Northwest Christian University - Main
- Klamath Falls Campus
- Roseburg Campus

Please Print Name of University. Must be completed in order for application to be processed.

I elect to purchase Injury and Sickness insurance coverage under the University's student insurance plan. Below are the choices I have made.

PLEASE CHECK ALL APPROPRIATE BOXES

INSURED CATEGORY: UNDERGRADUATE

GRADUATE AND PROFESSIONAL STUDIES

PERIOD CODES

ANNUAL (A-)
8/10/2012-
8/10/2013

**MONTHLY
ANNUALLY**
10/10/12-
10/10/13

SPRING/SUMMER (J-)
1/14/2013-
8/10/2013

SUMMER (S-1)
5/13/2013-
8/10/2013

ID CODES

A Student (Graduate and Professional Studies)	<input type="checkbox"/> \$1,189.00	<input type="checkbox"/> \$ 116.00	<input type="checkbox"/> \$ 753.00	<input type="checkbox"/> \$ 402.00
B Spouse	<input type="checkbox"/> \$2,355.00	<input type="checkbox"/> \$ 213.00	<input type="checkbox"/> \$1,453.00	<input type="checkbox"/> \$ 752.00
C Each Child	<input type="checkbox"/> \$1,768.00	<input type="checkbox"/> \$ 164.00	<input type="checkbox"/> \$1,101.00	<input type="checkbox"/> \$ 575.00

NOTE: All undergraduate students who do NOT waive coverage will be enrolled in this plan. Undergraduate students do not need to complete this application unless they wish to purchase coverage for their dependents.

PLEASE CHECK ALL APPROPRIATE BOXES

EFFECTIVE / EXPIRATION PERIODS:

- Annual 08-10-2012 to 08-10-2013
- Monthly* 08-10-2012 to 08-10-2013
- Fall 08-10-2012 to 01-14-2013
- Spring 01-14-2013 to 05-13-2013
- Spring / Summer 01-14-2013 to 08-10-2013
- Summer 05-13-2013 to 08-10-2013

*NOTE: Monthly enrollees must complete and return the monthly payment authorization form along with the first payment.

Payment Instructions: Make check or money order payable to Student Insurance Plan in US dollars. Mail this enrollment card along with premium payment to:

Student Insurance Plan
PO Box 189
Libertyville, IL 60048

Your cancelled check or credit card billing is your only receipt and notification of coverage. The student is responsible for timely premium payments whether or not a premium notice is received.

To enroll online: If you would like to use a credit card to enroll, please go to www.nwcuinsurance.com.

www.NWCUInsurance.com