

Student Accident and Health Schreiner University Plan Description Summary

Introduction

The mission of Schreiner University is to provide the best possible academic experience for all of our students. The health care center and administration recognize that the promotion of health and wellness is vital to college experience.

Both Schreiner University and the students have a *mutual investment* that should be protected. Adequate health coverage can serve to keep students in class and protect students and the school against attrition due to the possible financial hardship incurred by medical expenses.

Health Insurance Requirements

As such, Schreiner University requires that all residential and International students have health insurance through one of the following methods: a family employee plan, a private insurer, or through a quality, low-cost plan offered by the University. The University's plan is administered by Associated Insurance Plans International, Inc. (AIP) and underwritten by Delos Insurance Company.

Residential and international students have the opportunity to demonstrate adequate health coverage by waiver, or *must* purchase the Schreiner University Health plan on-line at www.SchreinerInsurance.org. Fall waiver deadline: 09/04/2009; Spring waiver deadline: 01/23/2010 (website will be closed at midnight) or they will be charged for the University's plan on their student account. **If you have not waived coverage by the required date, you will be automatically enrolled in the University's plan and the charge will be non-refundable.**

Plan Highlights

- 24/7, worldwide coverage
- \$50,000 accident and sickness coverage, per occurrence
- \$250 annual Wellness benefit- not subject to the deductible
- On-line and telephonic wellness provisioning
- Study and Travel Abroad Risk Management Protocols

Cost and Terms of Coverage

The cost of the Schreiner University annual Student Plan is \$618.00, and will be posted to your account and payable with your tuition bill. The plan provides annual coverage from 08/16/2009 to 08/15/2010, (with an enrollment deadline of 10/15/2009.)

On-line Brochure Access

Students enrolled in the plan will receive an insurance card and plan brochure. However, the full plan brochure will be posted on-line through the Schreiner Health and Wellness page, and through our administrative partner Associated Insurance Plans International, Inc. (AIP) student insurance website. This site can be accessed by visiting www.SchreinerInsurance.org.

Schreiner University Student Accident and Health Plan Description Summary

The Schreiner University Student Accident and Health Plan provides for the payment of "usual and customary" (U&C) charges incurred by the insured persons for loss due to a covered injury or sickness, up to aggregate maximum benefit of \$50,000 per injury or sickness.

PART I. Hospitalization and Surgical Expense Benefit

When a covered person suffers a loss from a covered injury of sickness, we will pay the covered expense incurred up to a maximum of \$5,000 under part I, (additional benefits may be available under part III) after the applicable deductible.

PART II. Outpatient Expense Benefit

We will pay 100% of the outpatient expenses the covered person incurs, up to a maximum of \$5,000 per covered injury or sickness. We will pay for doctor's services, hospital emergency operating rooms, x-rays, laboratory tests, anesthesia, and expenses for day surgery, temporary surgical appliances, medicines, dressings, and other **medically necessary** expenses. Day surgery is covered under the surgical expense benefit in Section I.

PART III. Supplemental Expense Benefit for Hospitalization and Surgical Expense only

If covered expenses for a covered injury of sickness exceed the benefit maximum of \$5,000 under part I, the Hospitalization and Surgical Expense Benefits, we will pay a benefit of 80% of the covered expenses incurred that exceed \$5,000, up to a benefit maximum of \$50,000 per covered injury or sickness. Covered expenses for daily hospital room and board will not be more than the usual semi-private room charge.

Refund Provision

In the event an insured person leaves school to enter active military service, coverage will cease and a pro rata refund of premium will be made upon request. No other refunds will be made, including failure to return the **Insurance Waiver Form** by the deadline.

Your next step

For Residential and International Students: If you already have insurance, Go to www.SchreinerInsurance.org, click on "Waiver Form" and follow the link to the waiver. Once you submit waiver form, print out a copy of the conformation page for your records.

For Commuter Students: If you choose to enroll in the insurance plan. Go to www.SchreinerInsurance.org, click on "More Online Services", and follow the link to enroll. Once you have enrolled in the plan, print out a copy of your temporary I.D. card for your records.

Commuters

Commuters are not required to waive or enroll, but we would like you to be aware of the significant advantage of adequate health coverage while enrolled at Schreiner University. Please look closely at Schreiner University's Student and Health Plan. Illness or accident may not prevent you from continuing your academic experience, but the potential financial hardship caused by incurring medical expenses could.