

MEDICAL BENEFITS SCHEDULE

Dear Student:
The Administration is making available to the students and their dependents a plan of Blanket Accident and Sickness Insurance (hereinafter called "plan" or "Plan") underwritten by Columbian Life Insurance Company. The coverage is designed to provide benefits for medical expenses arising from an accident or sickness including those which occur off campus and during interim vacations. Participating in this plan is voluntary; however, we encourage you to review your personal situation to determine if you need coverage.

For assistance and questions about Insurance Benefits, ID cards, or problems, contact:
Associated Insurance Plans International, Inc.
Post Office Box 189 • Libertyville, Illinois 60048
Phone: (800) 452-5772
Email: office@aipinternational.com
website: www.MyISUinsurance.com

ELIGIBILITY

Undergraduate students taking 6 or more credit hours (3 credits in the summer), graduate students taking 6 or more credit hours, international students, students on internship, graduate assistants, fellows and students working on completing their thesis or dissertation are eligible to enroll in the plan. Coverage will become invalid for students who leave school within 31 days of their Effective Date of coverage. The Servicing Agent should be notified at that time by the student. Students who enroll in the plan may secure family coverage. Dependents must enroll in the plan when the student first enrolls in the plan, and must enroll for the same coverage as the student. Eligible dependents means the insured student's legal spouse and unmarried children (as defined in the Master Policy) under 23 years old who are residing with the student and not self-supporting.

The Plan Administrator reserves the right to determine if the student has met the Eligibility requirements. If the Plan Administrator later determines the Eligibility requirements have not been met, its only obligation is to refund premium.

EFFECTIVE AND EXPIRATION DATES

Your coverage becomes effective on the later of: the Policy Effective Date (08-22-2009); the first day of the term for which the proper premium has been paid; or 12:01 a.m. following the date the proper premium is received by the Servicing Agent. All coverage expires on 08-21-2010, or when payment is due and unpaid.

ENROLLMENT PERIOD

Eligible students and dependents may enroll in the plan prior to the enrollment period deadline date for each term of coverage listed below:

Annual or Fall deadline date 09-23-2009; Spring/Summer Term deadline date 02-10-2010; Summer Term deadline date 06-17-2010.

If premium payment is received after the Effective Date of coverage for the term for which you are enrolling, your coverage becomes effective 12:01 a.m. following the date the proper premium is received by the Servicing Agent. Enrollment forms and premium payments postmarked by the US Postal Service after the enrollment period deadline date will not be accepted, unless you qualify for late enrollment. To qualify for late enrollment, you must submit an enrollment form and premium payment no later than 30 days after the qualifying event of involuntary loss of coverage under another health plan, marriage or birth/adoption of child. Call (800)452-5772 or email office@aipinternational.com for enrollment information and partial year rates.

CONTINUOUS COVERAGE

If an insured person was covered to the Expiration Date of the prior student health insurance policy of the Policyholder, he or she will not be denied benefits under this Policy for an Injury or Sickness which was the basis of a covered claim under the prior policy. The student must be enrolled in this Policy and pay the Premium within 31 days of the expiration date of the prior student health insurance policy. For purposes of this provision, benefits for the aggravation of an old Injury will be paid on the same basis as a Sickness.

BASIC INJURY OR SICKNESS BENEFITS	PPO Provider	Non-PPO Provider
<p>COVERED SERVICES</p> <p>I. INPATIENT</p> <p>a. HOSPITAL ROOM AND BOARD (semi-private room rate including general nursing care) 100% of PPO Allowable, up to \$1,100/day 60% of U&C, up to \$800/day</p> <p>b. HOSPITAL INTENSIVE CARE (including 24 hour nursing care) Paid under I. a. Paid under I. a.</p> <p>c. HOSPITAL MISCELLANEOUS INPATIENT (services and supplies including but not limited to: the cost of the operating room; laboratory tests; x-ray examinations; anesthesia; drugs - excluding take home drugs or medications; supplies; physiotherapy; preadmission tests) Paid under I. a. Paid under I. a.</p> <p>d. SURGICAL TREATMENT (does not include assistant surgeon) 80% of PPO Allowable, up to \$1,500 60% of U&C, up to \$1,500</p> <p>e. ANESTHETIST 20% of Surgical Treatment 20% of Surgical Treatment</p> <p>f. PRIVATE DUTY NURSE (when medically necessary) 80% of PPO Allowable, up to \$5,000 60% of U&C, up to \$5,000</p> <p>g. PHYSICIAN'S NON-SURGICAL VISITS (1 visit/day, not paid day of surgery) 80% of PPO Allowable, \$50/visit, up to 3 visits .. 60% of U&C, \$50/visit, up to 3 visits</p> <p>h. MENTAL AND NERVOUS DISORDERS AND SUBSTANCE ABUSE Same as any Sickness, up to \$10,000/Policy Year Same as any Sickness, up to \$10,000/Policy Year</p> <p>II. OUTPATIENT</p> <p>a. HOSPITAL OUTPATIENT SURGICAL MISCELLANEOUS 100% of PPO Allowable, up to \$1,100 60% of U&C, up to \$800</p> <p>b. SURGICAL TREATMENT (does not include assistant surgeon) 80% of PPO Allowable, up to \$1,500 60% of U&C, up to \$1,500</p> <p>c. ANESTHETIST 20% of Surgical Treatment 20% of Surgical Treatment</p> <p>d. PHYSICIAN'S NON-SURGICAL VISITS (1 visit/day, not paid day of surgery, includes injections) 80% of PPO Allowable 60% of U&C</p> <p>e. PHYSIOTHERAPY: (1 visit per day; Benefit payable only for conditions that require Surgery or Hospital confinement; treatment must begin within 30 days following Surgery; or Hospital confinement; or Physician's release for rehabilitation) 80% PPO Allowable 60% of U&C</p> <p>f. HOSPITAL EMERGENCY ROOM (\$100 copay per visit, waived if admitted) 80% of PPO Allowable, up to \$1,000 80% of U&C, up to \$1,000</p> <p>g. DIAGNOSTIC X-RAY AND LAB SERVICES 80% PPO Allowable, up to \$400 60% of U&C, up to \$400</p> <p>h. CHEMOTHERAPY AND/OR RADIATION THERAPY (when prescribed by attending physician) 80% of PPO Allowable, up to \$1,000 60% of U&C, up to \$1,000</p> <p>i. MISCELLANEOUS TESTS AND PROCEDURES (when no other Policy Benefit is provided) Paid under II.g. Paid under II.g.</p> <p>j. MENTAL AND NERVOUS DISORDERS AND SUBSTANCE ABUSE 80% of PPO Allowable; up to \$2,500/Policy Year 60% of U&C, up to \$2,500/Policy Year</p> <p>k. PRESCRIPTION DRUGS: (30 day supply per prescription; patient must pay and then submit a claim for reimbursement; refer to the Outpatient Prescription Drug Program below) 80% of U&C, up to \$1,500/Policy Year 80% of U&C, up to \$1,500/Policy Year</p> <p>III. OTHER</p> <p>a. AMBULANCE SERVICES (professional ground service) 80% of U&C 80% of U&C</p> <p>b. ORTHOPEDIC BRACES AND APPLIANCES 80% of U&C 60% of U&C</p> <p>c. CAT SCANS AND MRI 80% of PPO Allowable, up to \$1,000 60% of U&C, up to \$1,000</p> <p>d. CONSULTANT PHYSICIAN (when requested by the attending physician) 100% of PPO Allowable, up to \$20 100% of U&C, up to \$20</p> <p>e. DENTAL TREATMENT (injury to sound, natural teeth, includes X-rays, does not include biting or chewing injuries) 80% of U&C up to \$250 80% of U&C, up to \$250</p> <p>f. WELL BABY CARE (inpatient confinement) Same as any Sickness, up to 4 days Same as any Sickness, up to 4 days</p> <p>g. MATERNITY BENEFITS Same as any Sickness Same as any Sickness</p> <p>h. MOTOR VEHICLE INJURY Same as any Injury Same as any Injury</p> <p>i. SUPPLEMENTAL INJURY BENEFIT (outpatient treatment incurred in Physician office) 100% of PPO Allowable, up to \$150 100% of U&C, up to \$150</p> <p>j. STUDENT HEALTH CARE SERVICE ONLY (Pregnancy test; annual pap smear provided up to \$28 maximum; birth control \$10 copay for a 30 day supply and \$25 copay for 90 day supply; immunizations for Hepatitis, Meningitis, MMR, Diphtheria, Tetanus; and Quantiferon TB test) 100% of U&C 100% of U&C</p>		
<p>For specific costs and further details of the coverage, including exclusions, reductions or limitations, contact the Servicing Agent or write the Plan Administrator.</p>		
<p>PREMIUMS For premium rates and coverage periods, refer to the Enrollment Form or visit the website at www.MyISUinsurance.com to view or print an Enrollment Form.</p> <p>REFUND: A prorated premium refund will be made for the following situations only, if the Plan Administrator receives written notice, including the date of occurrence that: You have entered into full-time active-duty military service of any country; or you are a non-immigrant Foreign National and have permanently left the North American continent. Refunds may be subject to an administrative fee.</p>		
<p>ADDITIONAL PROGRAMS : If you participate in the student insurance plan, the following programs are available to you. More detailed program information will be sent to you with your ID card. These programs are not underwritten by Columbian Life Insurance Company.</p> <p>Scholastic Emergency Services, Inc. – This program provides protection while you travel. The program is administered by Assist America. It provides 24 hour assistance whenever you are traveling more than 100 miles away from home or school. Services include Emergency Evacuation, Supervised Repatriation and Return of Mortal Remains.</p> <p>Ask Mayo Clinic – This program provides you telephone access to registered nurses. The program is administered through Mayo Foundation. You can call with questions about an illness, injury, or medical concern, 24 hours a day, 7 days a week.</p> <p>Outpatient Prescription Drug Discount Program Outpatient prescription drugs are provided through a prescription drug program managed by Co-Health Pharmacy Plan. Covered expenses are payable as indicated in the Medical Benefits Schedule. In order to access this program and receive the discounted prices for prescription drugs, you must present your ID Card to the pharmacy to identify yourself as a participant in the Plan. Once your prescription is filled, you will be required to pay for your prescription and then file your claim for reimbursement. After you have reached the benefit maximum, you can continue to use your ID Card at a Co-Health pharmacy to receive discounted prices on your prescriptions. Medication not covered includes, but is not limited to: contraceptives, Accutane, Retin-A, Rogaine, Renova, Growth Hormones, and Viagra. You can locate a participating pharmacy by calling (888) 373-0881 or visit the website at www.cohealthusa.com.</p>		

INDIANA STATE UNIVERSITY

2009-2010 STUDENT ACCIDENT & SICKNESS INSURANCE ENROLLMENT FORM

COLUMBIAN LIFE INSURANCE COMPANY • Home Office: Chicago, IL • Administrative Service Office: Vestal Parkway E., P.O. Box 1381 • Binghamton, NY 13902-1381
 COLUMBIAN MUTUAL LIFE INSURANCE COMPANY • Home Office: Vestal Parkway E., P.O. Box 1381 • Binghamton, NY 13902-1381

To apply for Insurance coverage, either complete this enrollment form or enroll on-line at: www.MyISUinsurance.com. Indicate premium selected below. If purchasing dependent coverage, complete dependent information below.

Undergraduate Graduate International Student ID: _____

Student's Name _____ Soc. Sec. # _____
 (Please Print) (Last) (First) (MI)

Address _____
 (Street) (City) (State) (Zip)

Birthdate _____ Telephone _____ email: _____
 (MM/DD/YY)

PREMIUM SCHEDULE (INDICATE PREMIUM SELECTED)

PREMIUMS	Annual	Fall	Spring/Summer	Summer	*Monthly
	08-22-2009 to 08-21-2010	08-22-2009 to 01-08-2010	01-09-2010 to 08-21-2010	05-16-2010 to 08-21-2010	
Student Only	<input type="checkbox"/> \$ 820.00	<input type="checkbox"/> \$ 322.00	<input type="checkbox"/> \$ 518.00	<input type="checkbox"/> \$ 232.00	<input type="checkbox"/> \$ 75.00
Student and Spouse	<input type="checkbox"/> \$ 3,280.00	<input type="checkbox"/> \$ 1,256.00	<input type="checkbox"/> \$ 2,044.00	<input type="checkbox"/> \$ 896.00	<input type="checkbox"/> \$ 280.00
Student, Spouse and Child	<input type="checkbox"/> \$ 4,510.00	<input type="checkbox"/> \$ 1,724.00	<input type="checkbox"/> \$ 2,806.00	<input type="checkbox"/> \$ 1,228.00	<input type="checkbox"/> \$ 382.00
Student and Child	<input type="checkbox"/> \$ 2,050.00	<input type="checkbox"/> \$ 789.00	<input type="checkbox"/> \$ 1,281.00	<input type="checkbox"/> \$ 564.00	<input type="checkbox"/> \$ 178.00
Each Additional Child	<input type="checkbox"/> \$ 1,230.00	<input type="checkbox"/> \$ 477.00	<input type="checkbox"/> \$ 773.00	<input type="checkbox"/> \$ 342.00	<input type="checkbox"/> \$ 109.00

Coverage becomes effective on the later of the Policy Effective Date (08-22-2009); the first day of the term for which the proper premium has been paid; or 12:01 a.m. following the date the proper premium is received by the Servicing Agent. All coverage expires on 08-21-2010, or when payment is due and unpaid. It is your responsibility to make timely premium payments regardless of whether or not you receive a premium notice. No refunds, except as provided in the Master Policy. Any refund will be subject to \$25 administrative fee. This plan has an Enrollment Period, refer to the brochure that accompanies this Enrollment Form.

* Monthly premium is available only if purchasing Spring/Summer coverage with an automatic debit from your checking, savings or credit card account. Complete the automatic debit authorization on the reverse side of this form.

DEPENDENT INFORMATION (COMPLETE IF PURCHASING DEPENDENT COVERAGE)

Spouse's Name _____ Birthdate _____
 Soc. Sec. # _____ MM/DD/YY

Child's Name _____ Birthdate _____
 Soc. Sec. # _____ MM/DD/YY

Child's Name _____ Birthdate _____
 Soc. Sec. # _____ MM/DD/YY

- Enclosed is my check or money order, payable to Student Health Insurance, in the amount of \$ _____. Mail to: Associated Insurance Plans International, Inc. P.O. Box 189 Libertyville, IL 60048
- Please charge my credit card a one-time premium payment of \$ _____. Complete credit card information below.
- Please automatically charge my credit card the following Monthly premium for **Spring/Summer**: \$ _____. Complete the Automatic Payment Authorization Form on the reverse side of this form to activate this payment method.

Check credit card type: VISA® MasterCard® or Discover®

Credit Card Number _____ Security Code (on back of card, 3 digits) _____ Card Expiration Date (Month) (Year) _____
 _____ - _____

Credit card billing will state: "Student Health Insurance"

Cardholder Name/Cardholder Signature _____ Date _____
 (Phone No.) (MM/DD/YY)

Cardholder Address _____ (Street) (City) (State) (Zip)

Student Signature _____ Date _____
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