

**Who can enroll?**

All Resident Undergraduate and International students enrolled in 9 or more credit hours are automatically enrolled in this insurance Plan and the premium for coverage is added to their tuition billing unless proof of comparable coverage is furnished.

The student (Named Insured, as defined in the Certificate) must actively attend classes for at least the first 61 days after the date for which coverage is purchased. Home study, correspondence, and online courses do not fulfill the eligibility requirements that the student actively attend classes. The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

## Plan highlights

**Metallic Level:** Gold with actuarial value of 86.190%

| <b>Benefits</b>   | <b>Preferred Providers</b>                                    | <b>Out-of-Network Providers</b>                        |
|---|---|--|
| <b>Overall Plan Maximum</b>   | <b>There is no overall maximum dollar limit on the Policy</b> |  |
| <b>Plan Deductible</b>  | \$100 Per Insured Person, per Policy Year                     | \$350 Per Insured Person, per Policy Year              |
| <b>Out-of-Pocket Maximum</b><br>After the Out-of-Pocket Maximum has been satisfied, Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year subject to any applicable benefit maximums. Refer to the plan certificate for details about how the Out-of-Pocket Maximum applies. | \$7,500 Per Insured Person, Per Policy Year                   | \$15,000 Per Insured Person, Per Policy Year           |
| <b>Coinsurance</b><br>All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan certificate.   | <b>90% of Allowed Amount for Covered Medical Expenses</b>     | <b>50% of Allowed Amount for Covered Medical Eowed</b> |