

Student Health Insurance Plan

Designed for the
Students of



BROWN

2009-2010

NATIONWIDE LIFE INSURANCE COMPANY
Columbus, Ohio

Policy Number: 302-120-3807

IMPORTANT NOTICE

This brochure provides a brief description of the important features of the Policy. It is not a Policy. Terms and conditions of the coverage are set forth in the Policy. We will notify Covered Persons of all material changes to the Policy. Please keep this material with your important papers.

NONDISCRIMINATORY

Health Care Services and any other benefits to which a Covered Person is entitled are provided on a nondiscriminatory basis, including benefits mandated by state and federal law.

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PRIVACY POLICY

We know that your privacy is important to you and we strive to protect the confidentiality of your nonpublic personal information. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted or required by law. We believe we maintain appropriate physical, electronic and procedural safeguards to ensure the security of your nonpublic personal information. You may obtain a copy of our privacy practices by calling us toll-free at (800) 633-7867 or by visiting us at: www.chpstudent.com.

INTRODUCTION

THE BROWN UNIVERSITY STUDENT HEALTH INSURANCE PLAN

The Brown University Student Health Insurance Plan is designed to protect against unexpected medical expense and to meet most students' needs while on campus and throughout the Policy Year. Often a student covered by a Health Maintenance Organization (HMO) or a managed care policy at home, has limited or no benefits while at the University, in other parts of the U.S. or in a foreign country. When reviewing your current policy, check to ensure that it provides coverage to students who are over the age of nineteen (19), that it provides access to healthcare providers in the Brown University area and provides comprehensive coverage, extending beyond emergency care to include hospitalization (including room and board, physicians' fees, surgical expenses), lab tests, x-rays, prescription drugs, mental health care, and sports injuries.

This brochure is a brief description of the Plan. The exact provisions governing the insurance are contained in the Master Policy issued to Brown University and may be viewed at school during regular business hours. This Plan is underwritten by Nationwide Life Insurance Company and is serviced by University Health Plans. Claims are processed by Consolidated Health Plans.

STUDENT ELIGIBILITY AND ENROLLMENT

All registered students are automatically enrolled in the Student Health Insurance Plan described in this brochure. Participation in this Student Health Insurance Plan is required by vote of the Corporation of the University unless a Waiver is completed and submitted each academic year by the Waiver deadline. Special students registered for courses who are not automatically enrolled in the Student Health Insurance Plan may be eligible for coverage. Contact the Insurance Office prior to the start of the semester. This Plan supplements Health Services located in Andrews House, 13 Brown Street. Health Services is operated solely by Brown University and is not affiliated with the Insurance Company.

The Company maintains its right to investigate 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.

WAIVER PROCEDURES

Students who do not want to participate in the Student Health Insurance Plan must complete a Waiver by the deadline confirming participation in a comparable health insurance plan that will be in effect until August 15, 2010.

Students will need to complete and submit an online Waiver. To access the Waiver, log on to www.univhealthplans.com, click on Brown University and then the Waiver icon in the menu

section. In order to waive coverage, you will need to know the name of your current insurance carrier, insurance carrier's claims address, toll-free customer service telephone number, policyholder's name, policyholder's ID number and group name or number if applicable.

Immediately upon submitting the Online Waiver, you will receive a confirmation email that the Online Waiver has been submitted. Print this confirmation email for your records, as it is your proof that the Online Waiver was submitted. If you do not receive a confirmation email, the Waiver was not submitted and you will need to correct any errors on the Online Waiver and resubmit it. Should you have questions, please contact University Health Plans at (800) 437-6448.

WAIVER DEADLINE

The deadline for ALL students to complete and submit the Waiver for annual coverage is June 1, 2009. For students who are newly enrolled students for second semester coverage, the waiver deadline is January 1, 2010. Students who do not complete and submit the Waiver by the printed deadline will be automatically enrolled in the Student Health Insurance Plan and the fee will remain on their student account.

QUALIFYING EVENTS

Students who waive coverage under the Brown University Student Health Insurance Plan, and then subsequently lose coverage under their private insurance plan during the academic year, may be eligible to enroll in the Student Health Insurance Plan. Students can only enroll in the Student Health Insurance Plan if they have lost coverage due to a qualifying event, such as a change in employment or marital status, or attaining the age limit of their insurance plan. Students will be required to submit a Qualifying Event Form and supporting documents to provide proof of termination to University Health Plans within thirty-one (31) days of the qualifying event. Enrollment in the Student Health Insurance Plan is not automatic. Students will be charged the full premium for the applicable term of coverage; the premium will not be pro-rated.

Students enrolled in the Brown University Student Health Insurance Plan who become eligible for health insurance coverage for the first time as a dependent on an alternative, comparable plan, may be eligible to terminate their enrollment in the Student Health Insurance Plan. Eligibility for termination must be due to a change in employment or marital status. Students will be required to submit a Qualifying Event Form and supporting documents to provide proof of first time eligibility to University Health Plans within thirty-one (31) days of the qualifying event. Refund of premium will be pro-rated accordingly.

LEAVE OF ABSENCE COVERAGE

Students who take a leave of absence (i.e. personal, medical or to study away from Brown University) and who have been previously insured under the Student Health Insurance Plan for the enrollment period immediately prior to taking the leave of absence are eligible to enroll in the Student Health Insurance Plan for a maximum of one (1) year. Interested students should contact the Insurance Office about their eligibility, and need to submit an application and premium to University Health Plans prior to August 15, 2009.

DEPENDENT ELIGIBILITY AND ENROLLMENT

Students may enroll their eligible Dependents at additional cost. Dependent means: the spouse (husband or wife or domestic partner) of the Named Insured and their dependent,

unmarried children. Children shall cease to be dependent on the first to occur of: 1) The end of the month in which they marry; or 2) the end of the month in which they attain the age of nineteen (19) or twenty-five (25) years, if a full-time dependent student at an accredited institution of higher learning. Newborn infant means any child born of an Insured while that person is insured under this Policy. Newborn Infants will be covered under the Policy for the first thirty-one (31) days after birth. Coverage for such a child will be for Injury or Sickness including medically diagnosed congenital defects, birth abnormalities, prematurity and nursery care; benefits will be the same as for the Insured Person who is the child's parent. The Insured will have the right to continue such coverage for the child beyond the first thirty-one (31) days. If the Insured does not use this right as stated here, all coverage as to that child will terminate at the end of this first thirty-one (31) days after the child's birth. To continue the coverage the Insured must, within thirty-one (31) days after the child's birth, complete and return the Dependent Enrollment Form with payment to University Health Plans. Students also have the option of enrolling their eligible dependents online at www.univhealthplans.com.

Domestic Partner means the partner of an Insured Student who has filed a "Declaration of Domestic Partnership" for same-sex Domestic Partners or a "Common Law Marriage Affidavit" for opposite-sex Domestic Partners with the Insurance Office and who: (a) has been residing with the Insured Student for at least twelve (12) consecutive months, and intends to do so indefinitely; (b) is considered the Insured Student's "sole Domestic Partner"; (c) is, along with the Insured Student, at least eighteen (18) years of age; (d) is, along with the Insured Student, jointly responsible for each other's welfare and financial obligations; and (e) is, along with the Insured Student, not married or related by blood.

Students can contact either the Insurance Office or University Health Plans to obtain Dependent enrollment forms and applicable plan cost, or log on at www.univhealthplans.com to enroll their eligible Dependents online. Eligible Dependents need to be added by September 15, 2009 for an effective date of August 15, 2009 to be continuously insured and avoid a break in coverage. Dependents are not automatically re-enrolled in the plan. It is the student's responsibility to ensure the timely enrollment of eligible Dependents each Policy Year. Students who are newly enrolled at Brown for the Spring Semester must enroll their eligible Dependents by February 15, 2010 for an effective date of January 15, 2010; and students who are newly enrolled at Brown for the Summer Semester must enroll their eligible dependents by July 1, 2010 for an effective date of June 1, 2010. Outside of these enrollment periods, eligible Dependents can only be added to the plan within thirty-one (31) days of a qualifying event such as marriage, spouse's initial arrival to the United States, birth of a child, or loss of coverage due to a change in employment status.

POLICY TERMS AND PLAN COSTS

The insurance under Brown University's Student Health Insurance Plan for the Annual Policy is effective 12:01 a.m. on August 15, 2009. An eligible student's coverage becomes effective on that date or the date the application and full premium are received by the University or University Health Plans, whichever is later. The Annual Policy terminates at 12:01 a.m. on August 15, 2010 or at the end of the period through which the premiums are paid, whichever is earlier.

The insurance for Spring Coverage is effective on 12:01 a.m. on January 15, 2010 or the date the application and full premium are received by the University or University Health Plans, whichever is later and terminates at 12:01 a.m. on August 15, 2010, whichever is earlier.

The insurance for Summer Coverage is effective on 12:01 a.m. on June 1, 2010 or the date the application and full premium are received by the University or University Health Plans, whichever is later and terminates at 12:01 a.m. on August 15, 2010, whichever is earlier.

	Annual Cost 8/15/09-8/15/10*	Spring Cost 1/15/10-8/15/10*	Summer Cost 6/01/10-8/15/10*
Student Only	\$2,348	\$1,396	\$495
Student / Spouse / Domestic Partner	\$4,319	\$2,565	\$907
Student / Child(ren)	\$4,319	\$2,565	\$907
Student Spouse/ Domestic Partner/ Child(ren)	\$5,862	\$3,480	\$1,234

Rates above include an administrative fee.

This Policy is a Non-Renewable One (1) Year Term Policy.

*Terminates as of 12:01 a.m.

PREMIUM REFUND POLICY

Except for a withdrawal due to an Injury or Sickness, any Insured Student withdrawing from the University during the first thirty-one (31) days of the period for which coverage is purchased shall not be covered under the Plan and a full refund of the premium will be made. Insured Students withdrawing after thirty-one (31) days will remain covered under the Plan for the full period for which the premium has been paid and no refund will be made available. This is true for students on leave for medical or academic reasons and students electing to enroll in a separate comparable plan during the Policy Year. Premium received by the Company is fully earned upon receipt.

Insured Students experiencing a qualifying event or graduating in December may request a pro-rated premium reimbursement by contacting the Insurance Office in writing within thirty-one (31) days of the qualifying event or from the completion of their degree requirements. Coverage for an Insured Student entering the Armed Forces of any country will terminate as of the date of such entry. Those Insured Students withdrawing from the school to enter military service will be entitled to a pro-rata refund of premium upon written request.

HEALTH SERVICES

For Medical Care: Call (401) 863-3953

Appointments are available Monday through Friday 9:30 a.m. to 4:15 p.m. Patients will be seen by appointment only.

After Hours Care/Medical Advice: Call (401) 863-1330

Call Nursing and Inpatient Services for after hours urgent care and advice (e.g. severe nausea, infection, and injury). After hours nurses may contact the on-call physician if necessary. Available 24 hours/7 days per week (when school is in session).

Emergency Care: Call (401) 863-4111

Emergency care is available 24 hours/7 days per week. Call the Department of Public Safety for Brown Emergency Medical Services (EMS).

Health Services is open Monday through Friday, 8:30 A.M. to 5:00 P.M. for administrative needs. When the University is in session, Health Services provides the following services:

- Primary care of medical problems
- X-rays/Labs on site (billed services)
- Overnight Inpatient Care
- Pharmacy on site (billed service)
- Allergy Injection Service (billed service)
- Dermatology Clinic
- Health Education
- Access to Psychological Services on-call therapist during nights and weekends
- EMS and Ambulance Service

Hours of operation and services available are subject to change. Please refer to the Health Services website at www.brown.edu/health for the most current information.

During Summer and Vacation Breaks:

Hours of operation and available services vary. Off-hours Nursing and Inpatient Services are not available. Emergency care is still available 24 hours/7 days per week through Brown EMS. Please refer to the website for the most current information.

STUDENT HEALTH INSURANCE BENEFITS

This Plan provides benefits based on the type of health care provider You or Your covered Dependent select. This Plan provides access to a PPO with Preferred Providers/facilities locally and nationwide. If You or Your covered Dependent receives care from a Preferred Provider, this Plan will pay for any Covered Medical Expense at the Preferred Provider level of benefits. If a Preferred Provider is not available in the Network Area, benefits will be paid at the level of benefits shown as Preferred Provider benefits. If a Covered Medical Expense is incurred due to a Medical Emergency, benefits will be paid at the Preferred Provider level of benefits. If care is received from an Out of Network Provider, this Plan will pay seventy percent (70%) for any Covered Medical Expense at the Out of Network Provider level of benefits. All payments will be subject to any applicable Deductible, Coinsurance, Maximum Benefits, and other provisions or limitations in this Plan. Eligible Expenses are payable in accordance with the Schedule of Benefits outlined in this brochure. The Maximum Benefit per each Injury or Sickness is \$500,000 per Insured Person.

PREFERRED PROVIDER INFORMATION

The Brown University Student Health Insurance Plan provides access to hospitals and health care providers, who participate in Preferred Provider Networks, both locally and across the country. The advantage to using Preferred Providers is that these providers have agreed to accept a predetermined fee or Preferred Allowance as payment in full for their services. Consequently, when Insured Persons use Preferred Providers, out-of-pocket expenses will be less because any applicable coinsurance will be based on a Preferred Allowance.

The Insured Person should be aware that Preferred Provider Hospitals might be staffed with Out of Network Providers. As a result, receiving services or care from an Out of Network

Provider at a Preferred Provider Hospital does not guarantee that all charges will be paid at the Preferred Provider level of benefits. The participation of specific providers in the Preferred Provider Networks is subject to change without notice. Insured Persons should always confirm when making an appointment that the provider participates in a Preferred Provider Network.

First Health Network is the Preferred Provider Network and provides access to providers located across the United States. To determine if a provider participates in First Health, students can call (800) 226-5116 or visit www.firsthealth.com. It is important that Insured Persons verify that their providers are Preferred Providers each time they call for an appointment or at the time of service.

“Preferred Providers” are the Physicians, Hospitals and other health care providers who have contracted to provide specific medical care at negotiated prices.

“Preferred Allowance” means the amount a Preferred Provider will accept as payment in full for covered medical expenses.

“Network Area” means the 40-mile radius around the local school campus the Named Insured is attending.

“Out of Network” providers have not agreed to any prearranged fee schedules. Insureds may incur significant out-of-pocket expenses with these providers. Charges in excess of the insurance payment are Insured’s responsibility.

Regardless of the provider, each Insured is responsible for the payment of their Deductible. The Deductible must be satisfied before benefits are paid. The Company will pay according to the benefit limits in the Schedule of Benefits.

DEFINITIONS

Whenever used in this Plan:

COVERED MEDICAL EXPENSES means reasonable charges which are: 1) not in excess of Usual and Customary Charges; 2) not in excess of the maximum benefit amount payable per service as specified in the Schedule of Benefits; 3) made for services and supplies not excluded under the Policy; 4) made for services included in the Schedule of Benefits; 5) made for services and supplies which are a Medical Necessity; 6) in excess of the amount stated as a Deductible, if any. Covered Medical Expenses will be deemed “incurred” only: 1) when the covered services are provided; and 2) when a charge is made to the Insured Person for such services.

DEDUCTIBLE means if an amount is stated in the Schedule of Benefits or any endorsement to this Policy as a Deductible, it shall mean an amount to be subtracted from the amount or amounts otherwise payable as Covered Medical Expenses before payment of any benefit is made. The Deductible will apply per Policy Year or per occurrence (for each Injury or Sickness) as specified in the Schedule of Benefits.

ELECTIVE SURGERY OR ELECTIVE TREATMENT means those health care services or supplies that do not meet the health care need for a Sickness or Injury. Elective surgery or elective treatment includes any service, treatment or supplies that: 1) are deemed by the Company to be research or experimental; or 2) are not recognized and generally accepted medical practices in the United States. This does not include services that are medically necessary.

INJURY means bodily injury which is: 1) directly and independently caused by specific accidental contact with another body or object; 2) unrelated to any pathological, functional, or structural disorder; and 3) a source of loss. All Injuries sustained in one accident, including all related conditions and recurrent symptoms of these injuries will be considered one Injury. Injury does not include loss which results wholly or in part, directly or indirectly, from disease or other bodily infirmity.

INSURED PERSON means: 1) the Named Insured; and, 2) Dependents of the Named Insured, if: 1) the Dependent is properly enrolled in the program, and 2) the appropriate dependent premium has been paid. The term "Insured" also means Insured Person.

MEDICAL EMERGENCY means the occurrence of a sudden, serious and unexpected Sickness or Injury. In the absence of immediate medical attention, a person could believe this condition would result in: 1) Death; 2) Placement of the Insured's health in jeopardy; 3) Serious impairment of bodily functions; 4) Serious dysfunction of any body organ or part; or 5) In the case of a pregnant woman, serious jeopardy to the health of the fetus. **Expenses incurred for Medical Emergency will be paid only for Sickness or Injury which fulfills the above conditions.**

MEDICAL NECESSITY means those services or supplies provided or prescribed by a Hospital or Physician which are: 1) Essential for the symptoms and diagnosis or treatment of the Sickness or Injury; 2) Provided for the diagnosis, or the direct care and treatment of the Sickness or Injury; 3) In accordance with the standards of good medical practice; or 4) Not primarily for the convenience of the Insured, or the Insured's Physician.

OUT OF NETWORK providers have not agreed to any prearranged fee schedules. Insureds may incur significant out-of-pocket expenses with these providers. Charges in excess of the insurance payment are Insured's responsibility.

PHYSICIAN means a legally qualified licensed practitioner of the healing arts who provides care within the scope of his/her license, other than a member of the person's immediate family. The term "member of the immediate family" means any person related to an Insured Person within the third degree by the laws of consanguinity or affinity.

PREFERRED ALLOWANCE means the amount a Preferred Provider will accept as payment in full for covered services.

PREFERRED PROVIDERS are the Physicians, Hospitals and other health care providers who have contracted to provide specific medical care at negotiated prices.

SICKNESS means sickness or disease of the Insured Person which causes loss while the Insured Person is covered under this Policy. All related conditions and recurrent symptoms of the same or a similar condition will be considered one Sickness.

USUAL AND CUSTOMARY CHARGES means a reasonable charge which is: 1) usual and customary when compared with the charges made for similar services and supplies; and 2) made to persons having similar medical conditions in the locality of the Policyholder. No payment will be made under this Policy for any expenses incurred which in the judgment of the Company are in excess of Usual and Customary Charges which is defined as the 80th percentile of Ingenix, Inc. Prevailing Healthcare Charges Systems.

WE, US and OUR means Nationwide Life Insurance Company.

YOU and YOUR means the Insured Person.

SCHEDULE OF BENEFITS		
If care is received from a Preferred Provider any Covered Medical Expense will be paid at the Preferred Provider level of benefits. If the Covered Medical Expense is incurred due to a Medical Emergency, benefits will be paid at the Preferred Provider level benefits. Reduced or lower benefits will be provided when an Out of Network Provider is used. The benefits payable are as defined in and subject to all provisions of this Policy and any endorsements thereto. Benefits will be paid up to the Maximum Benefit for each service below. Covered Medical Expenses included:		
BENEFIT	PREFERRED PROVIDERS	OUT OF NETWORK PROVIDERS
Maximum Benefit (for Each Injury or Sickness)	\$500,000	
Deductible*¹ (Applies to Preferred Providers and Out of Network Providers)	\$200 Deductible (per Policy Year) (per Insured Person) This Deductible does not apply to the following benefits: <ul style="list-style-type: none"> • Diagnostic X-Rays and Laboratory Tests, when ordered by University Health Services • Outpatient Mental Health Visits • Outpatient Physician Office Visits • Outpatient Prescription Drugs • Other Outpatient Services when provided by University Health Services \$100 Deductible (Per Policy Year) (Per Insured Person) for inpatient hospitalization or outpatient surgery performed at a hospital or hospital-affiliated surgical center. This Deductible is in addition to the \$200 Deductible (per Policy Year) (per Insured Person).	
Out-of-Pocket Maximum (per Policy Year)	\$5,000 per insured	
INPATIENT EXPENSE Once the Deductible(s) has been met, Covered Medical Expenses will be paid as indicated below.		
Room and Board*¹ , daily semi-private room rate; general nursing care provided by the Hospital, or intensive care unit	100% of Preferred Allowance	70% of Usual and Customary (U&C) Charges
Hospital Miscellaneous*¹ , such as the cost of the operating room, laboratory tests, x-ray examinations, anesthesia, drugs (excluding take-home drugs) or medicines, therapeutic services, and supplies	100% of Preferred Allowance	70% of U&C Charges
Routine Newborn Care*¹	Paid as any other Sickness, 48/96 hours maximum	
Surgery*¹ , including Assistant Surgeon and Anesthetist services and Multiple Surgical Procedures	100% of Preferred Allowance	70% of U&C Charges
Physician Visit*¹	100% of Preferred Allowance	70% of U&C Charges
Pre-Admission Testing*¹	100% of Preferred Allowance	70% of U&C Charges
Registered Nurse*¹	80% of U&C Charges	70% of U & C Charges

BENEFIT	PREFERRED PROVIDERS	OUT OF NETWORK PROVIDERS
OUTPATIENT EXPENSE Once the Deductible(s) has been met, Covered Medical Expenses will be paid as indicated below.		
Surgery * ¹ , including Assistant Surgeon and Anesthetist services and Multiple Surgical Procedures	100% of Preferred Allowance	70% of U&C Charges
Outpatient Miscellaneous * ¹ , includes all diagnostic x-rays, laboratory testing, MRIs, CAT scans, radiation therapy, chemotherapy, and other medically necessary treatment.	100% of Preferred Allowance	70% of U&C Charges
Urgent Care Facilities * ¹	\$25 Co-pay, then 100% of Preferred Allowance	\$25 Co-pay, then 70% of U&C Charges
Emergency Room * ¹ (must be a Medical Emergency ¹ or Accident). Emergency Room visits can result in both Preferred Provider and Out of Network charges	\$100 Co-pay, then 100% of Preferred Allowance. Co-pay waived if admitted.	\$100 Co-pay, then 70% of U&C Charges. Co-pay waived if admitted.
Physician's Visit * ¹ , such as annual routine physicals, annual routine eye exams, hearing tests, speech tests, gynecological visits, allergists and dermatologists	\$15 Co-pay per office visit, then 100% of Preferred Allowance	\$15 Co-pay per office visit, then 70% of U&C Charges
Chiropractic Care * ¹ , services include 6 treatments per Policy Year (Massage Therapy is excluded unless provided by MD)	\$10 Co-pay per visit, then 100% of Preferred Allowance	\$10 Co-pay per visit, then 70% of U&C Charges
Physiotherapy (Physical Therapy) / Occupational Therapy * ¹ , includes Massage Therapy when performed by MD. <ul style="list-style-type: none"> After an inpatient hospitalization when treatment begins within thirty-one (31) days of the hospital stay After an ambulatory care surgery when treatment begins within thirty-one (31) days of the surgery After a specific Injury <p>Note: This plan does not cover physical or occupational therapy prescribed as a result, wholly or in part, directly or indirectly, from Sickness, disease or other bodily infirmity.</p>	<ul style="list-style-type: none"> 100% of Preferred Allowance 100% of Preferred Allowance 80% of Preferred Allowance 	<ul style="list-style-type: none"> 70% of U&C Charges 70% of U&C Charges 70% of U&C Charges
OTHER EXPENSES Once the Deductible(s) has been met, Covered Medical Expenses will be paid as indicated below.		
Maternity/Complication of Pregnancy *	Paid as any other Sickness	
Voluntary Termination of Pregnancy *	Paid as any other Sickness	
Ambulance Service * ¹	80% of U&C Charges	70% of U&C Charges
Reimbursement for Nurse Practitioner * ¹	100% of Preferred Allowance	70% of U&C Charges

BENEFIT	PREFERRED PROVIDERS	OUT OF NETWORK PROVIDERS
Accidental Dental * ¹ Treatment for Injury to sound, natural teeth	80% of U&C Charges	70% of U&C Charges
Prosthetic Appliance and Orthotic Device * ¹	100% of Preferred Allowance	70% of U&C Charges
Consultant ¹	Paid under Physician's Visit	
Durable Medical Equipment * ¹ replacement not covered	80% of U&C Charges	70% of U&C Charges
Hospice Care * ¹	100% of Preferred Allowance	70% of U&C Charges
Skilled Nursing Facility * ¹	100% of Preferred Allowance	70% of U&C Charges
Prescription Drugs , up to \$2,500 per Policy Year maximum benefit. To minimize your out of pocket expense, prescriptions should be filled at an Express Scripts participating pharmacy. Visit www.express-scripts.com for participating pharmacies. Deductibles do not apply.	\$10 Co-pay for a 30-day supply for generic drugs, \$25 Co-pay for a 30-day supply for preferred brand name drugs or \$40 Co-pay for a 30-day supply for non-preferred brand name drugs	If a non-Express Scripts pharmacy is used, you will need to pay for prescription and submit receipts for reimbursement based on Express Script's preferred pricing.
Emergency Medical Evacuation, Return of Mortal Remains, and Global Emergency Medical Assistance Services * ¹	Services provided by MEDEX and must be approved in advance by MEDEX.	
STATE MANDATED BENEFITS (Please refer to plan detail for description of State Mandated Benefits) Once the Deductible(s) has been met, Covered Medical Expenses will be paid as indicated below, subject to State Mandated Benefit limits.		
Benefits for Contraceptives * ¹	Paid as any other Prescription Drug	
Benefits for Diabetes Treatment * ¹	Paid as any other Sickness	
Benefits for Early Intervention Services * ¹ up to \$5,000 per Dependent child	100% of Preferred Allowance	70% of U&C Charges
Benefits for Hearing Aids for Dependent Children * ¹ <ul style="list-style-type: none"> Under 19 years of age, \$1,500 maximum per each hearing aid, per ear, every three (3) years Over 19 years of age, \$700 maximum per each hearing aid, per ear, every three (3) years 	Paid as any other Sickness	
Benefits for Home Health Care * ¹	100% of Preferred Allowance	70% of U&C Charges
Benefits for Human Leukocyte Antigen or Histocompatibility Locus Antigen Testing * ¹	Paid as any other Sickness	
Benefits for Treatment of Infertility * ¹	100% of Preferred Allowance	70% of U&C Charges

BENEFIT	PREFERRED PROVIDERS	OUT OF NETWORK PROVIDERS
Benefits for Screening for Lead Poisoning* ¹	Paid as any other Sickness	
Benefits for Treatment of Lyme Disease* ¹	Paid as any other Sickness	
Benefits for Mammography and Pap Smear* ¹	Paid as any other Sickness	
Benefits for Mastectomy, Reconstructive Surgery and Prosthetic Devices* ¹	Paid as any other Sickness	
Benefits for Treatment of Inpatient Mental Health and Substance Abuse* ¹	Paid as any other Sickness	
Benefits for Outpatient Mental Health* ¹ , Included is testing for Attention Deficit Disorder.	\$15 Co-pay, then 100% of Preferred Allowance	\$15 Co-pay, then 70% of U&C Charges
Benefits for Outpatient Substance Abuse* ¹	100% of Preferred Allowance	70% of U&C Charges
Benefits for New Cancer Therapies* ¹	Paid as any other Sickness	
Benefits for Off-Label Drug Use for Cancer Treatment* ¹	Paid as any other Prescription Drug	
Benefits for Pediatric Preventive Care* ¹	Paid as any other Sickness	
Benefits for Postpartum Care* ¹	Paid as any other Sickness	
Benefits for Prostate and Colorectal Cancer Screening* ¹	Paid as any other Sickness	
Benefits for Smoking Cessation* ¹	Paid as any other Sickness	
Benefits for Scalp Hair Prosthesis* ¹	Paid as any other Sickness	

* Deductible(s) applies as defined.

¹ Refer to plan detail for limitations, exclusions, and definitions.

COVERED MEDICAL EXPENSES

Your health care services under this Plan are listed below. In order for these services and supplies to be considered Covered Medical Expenses, they must be:

1. Authorized by a Physician;
2. Rendered and billed by a Physician or provider; and
3. Medically Necessary, except as specified.

Inpatient Expense: The following inpatient Hospital services are covered:

- **Room and Board:** We will pay the covered percentage of the Covered Medical Expense incurred, as shown in the Schedule of Benefits, for a semi-private room containing two (2) or more beds, including meals, special diets and nursing services, other than private duty nursing services. Coverage includes a bed in a newborn nursery, special care, or intensive care unit.
- **Hospital Miscellaneous:** We will pay the covered percentage of the Covered Medical Expense incurred, as shown in the Schedule of Benefits for the following Hospital Miscellaneous Expenses:
 - (a) anesthesia, anesthesia supplies and services;
 - (b) operating, delivery and treatment rooms and equipment;
 - (c) diagnostic x-ray and laboratory tests;
 - (d) oxygen tent;
 - (e) blood and blood services;
 - (f) prescribed drugs and medicines;
 - (g) medical and surgical dressings, supplies, casts and splints;
 - (h) radiation therapy, intravenous chemotherapy, kidney dialysis, and inhalation therapy;
 - (i) physical and occupational therapy; and
 - (j) other necessary and prescribed Hospital expenses.
- **Surgery:** When, by reason of Injury or Sickness, an Insured Person requires surgery on an inpatient basis, We will pay the covered percentage of the Covered Medical Expense incurred, as shown in the Schedule of Benefits, for the Surgery, in connection with any one surgical procedure. Surgical Expense means charges by a Physician for: a) a surgical procedure; b) necessary preoperative treatment during a Hospital stay in connection with such procedure; and c) usual post-operative treatment. This benefit includes expenses related to newborn circumcision.
- **Multiple Surgical Procedures:** When an Injury or Sickness requires multiple surgical procedures through the same incision, We will pay an amount not less than that for the most expensive procedure being performed. Multiple surgical procedures performed during the same operative session but through different incisions shall be reimbursed in an amount not less than the Covered percentage of the Covered Medical Expense of the most expensive surgical procedure then being performed, and with regard to the less expensive surgical procedure in an amount equal to fifty percent (50%) of the Covered percentage of the Covered Medical Expense for these procedures.
- **Anesthesia:** If, in connection with such operation, the Insured Person requires the services of an anesthetist, We will pay the Expenses incurred; but We will not pay more than the covered percentage of the Covered Medical Expense incurred as shown in the Schedule of Benefits.

- **Assistant Surgeon:** If, in connection with such operation, the Insured Person requires the services of an Assistant Surgeon, We will pay the Expense incurred; but We will not pay more than the covered percentage of the Covered Medical Expense incurred as shown in the Schedule of Benefits.
- **Physician's Visit:** When, by reason of Injury or Sickness, an Insured Person who is confined as a resident bed-patient in a Hospital, requires the services of a Physician, who may or may not have performed the surgery on the Insured Person, We will pay the covered percentage of the Covered Medical Expense incurred for such services, as shown in the Schedule of Benefits. The following medical services performed by a Physician are covered on an inpatient basis: a) limited to one (1) Physician visit per day b) constant care and treatment while an Insured Person is confined in an intensive care unit; c) care by two (2) or more Physicians during one Hospital stay when the Insured Person's condition requires the skill of separate Physicians; d) consultation by another Physician when requested by the Insured Person's Physician. Coverage is limited to one (1) consultation per admission. Staff consultations required by Hospital rules are not covered.
- **Consultant Visit:** If, by reason of Injury or Sickness, an Insured Person requires the service of a consultant or specialist when they are deemed necessary and ordered by an attending Physician for the purpose of confirming or determining a diagnosis, We will pay the covered percentage of the Covered Medical Expense incurred as shown in the Schedule of Benefits.
- **Pre-Admission Testing:** This Plan shall provide for reimbursement of charges made by a Hospital for use of its outpatient facilities for tests ordered by a Physician. The tests must be performed as a planned preliminary to the Insured Person's admission as an inpatient for surgery in that same Hospital. However: a) the test must be necessary for, and consistent with, the diagnosis and treatment of the condition for which surgery is to be performed; b) reservations for a Hospital bed and for an operating room must be made prior to the date the tests are done; c) the surgery actually takes place within seven (7) days of pre-surgical tests; and d) the Insured Person is physically present at the Hospital for the tests. What We pay is shown in the Schedule of Benefits.
- **Registered Nurse's Services:** 1) private duty nursing care only; 2) while Hospital confined; 3) ordered by a licensed Physician; and 4) a medical necessity. General nursing care provided by the Hospital is not covered under this benefit.

Outpatient Expense

- **Surgery:** When, by reason of Injury or Sickness, an Insured Person requires surgery on an outpatient basis, We will pay the covered percentage of the Covered Medical Expense incurred, as shown in the Schedule of Benefits, for the Surgery, in connection with any one (1) surgical procedure. Surgical Expense means charges by a Physician for: a) a surgical procedure; b) necessary preoperative treatment during a Hospital stay in connection with such procedure; and c) usual post-operative treatment. This benefit includes expenses related to newborn circumcision.
- **Multiple Surgical Procedures:** When an Injury or Sickness requires multiple surgical procedures through the same incision, We will pay an amount not less than that for the most expensive procedure being performed. Multiple surgical procedures performed during the same operative session but through different incisions shall be reimbursed in an amount not less than the covered percentage of the Covered Medical Expense of the

most expensive surgical procedure then being performed, and with regard to the less expensive surgical procedure in an amount equal to fifty percent (50%) of the covered percentage of the Covered Medical Expense for these procedures.

- **Anesthesia:** If, in connection with such operation, the Insured Person requires the services of an anesthesiologist, We will pay the Expenses incurred; but We will not pay more than the covered percentage of the Covered Medical Expense incurred as shown in the Schedule of Benefits.
- **Assistant Surgeon:** If, in connection with such operation, the Insured Person requires the services of an Assistant Surgeon, We will pay the Expense incurred; but We will not pay more than the covered percentage of the Covered Medical Expense incurred as shown in the Schedule of Benefits.

Outpatient Miscellaneous: If, by reason of Injury or Sickness, an Insured Person incurs expenses in a Physician's office, Hospital outpatient department, emergency room, clinical lab, radiological facility, or other similar facility licensed by the state, We will pay the covered percentage of the Covered Medical Expense incurred for Outpatient Services as shown in the Schedule of Benefits.

Covered Medical Expense for Outpatient Services are charges for the following services, and are paid as shown in the Schedule of Benefits:

- a Physician's office visit, while not Hospital Confined, (does not apply when related to surgery or physiotherapy. Benefits are limited to one (1) visit per day);
- chiropractic care (limited to one (1) visit per day);
- a Hospital outpatient department, urgent care facility or emergency room;
- diagnostic x-ray and laboratory testing;
- blood and blood services, if provided and billed by a Hospital or other facility;
- physical and occupational therapy following inpatient hospitalization, ambulatory care surgery or after a specific injury;
- radiation therapy, intravenous chemotherapy, kidney dialysis, inhalation therapy, biofeedback;
- radiological lab or other similar facility licensed by the state;
- annual routine eye exam;
- annual routine physical and GYN exam;
- HPV Vaccine (age 19- 26 woman);
- hearing and speech tests;
- allergy testing and allergy extracts, or
- acupuncture.

Maternity Benefit: We will pay benefits for an Insured Person's Covered Charges for maternity care, including hospital, surgical and medical care. We cover charges for a minimum of forty-eight (48) hours of inpatient care following an uncomplicated vaginal delivery and a minimum of ninety-six (96) hours of inpatient care following an uncomplicated cesarean section for a mother and her newborn child in a health care facility, unless the attending Doctor in consultation with the mother makes a decision for an earlier discharge from the Hospital. For a mother and newborn child who remain in the Hospital for the minimum length of time stated above, We will pay for one (1) home health care visit if prescribed by the attending Doctor. For a mother and newborn child who have a shorter Hospital stay, We

will pay for one (1) home visit scheduled within twenty-four (24) hours after Hospital discharge; and an additional home visit if prescribed by an attending provider.

Newborn Infant Care: Newborn infant care is covered for the first thirty-one (31) days after birth. This benefit does not include circumcision (refer to Surgery Benefit). This benefit also includes the necessary care and treatment of medically diagnosed congenital defects and birth abnormalities of newborn children covered from birth.

Covered services may be provided by a certified nurse-midwife under qualified medical direction if he or she is affiliated with or practicing in conjunction with a licensed facility. Charges for home visits are not subject to any Deductible, Coinsurance or Co-payments. We cover such charges the same way We treat Covered Charges for any other Sickness.

Voluntary Termination of Pregnancy: If, as a result of pregnancy, an Insured Person has a voluntary abortion, We will pay the covered percentage of the Covered Medical Expense incurred as shown in the Schedule of Benefits. Expenses for the voluntary abortion must be incurred while this Plan is in force as to the Insured Person.

Ambulance Services: When, by reason of Injury or Sickness, an Insured Person requires the use of a community or hospital Ambulance in a Medical Emergency, We will pay the covered percentage of the Covered Medical Expense incurred as shown in the Schedule of Benefits. "Ambulance Service" is transportation by a vehicle designed, equipped and used only to transport the sick and injured from home, scene of accident or Medical Emergency to a Hospital or between Hospitals. Surface trips must be to the closest local facility that can provide the covered services appropriate to the condition. If there is no such facility available, coverage is for the trip to the closest facility outside the local area. Air transportation is covered when a Medical Necessity because of a life threatening Injury or Sickness. "Air Ambulance" is air transportation by a vehicle designed, equipped and used only to transport the sick and injured to and from a Hospital for inpatient care.

Reimbursement for Nurse Practitioners: We cover charges for the services of a certified registered Nurse Practitioner and psychiatric and mental health Nurse Clinical Specialist practicing in collaboration with or in the employ of a licensed Physician. Services provided must be within the certified registered Nurse Practitioner's or psychiatric and mental health Nurse Clinical Specialist's area of expertise as established by education and certification, and are currently reimbursed when rendered by any other licensed health care provider. What We pay is shown in the Schedule of Benefits.

Accidental Dental: When an Insured Person incurs expenses for dental treatment for Injury to sound natural teeth, We pay the covered percentage of the Covered Medical Expense incurred as shown in the Schedule of Benefits.

Prosthetic Appliance and Orthotic Device: If, by reason of Injury or Sickness, an Insured Person requires the use of a Prosthetic Appliance or Orthotic Device, We will pay the covered percentage of the Covered Medical Expense incurred by the Insured Person for such Medical Equipment, as shown in the Schedule of Benefits. Replacement of Prosthetic Appliance and Orthotic Device is covered when a Medical Necessity.

- **Prosthetic Appliance** means a device, or artificial appliance, that: a) maintains or replaces the body part of an Insured Person whose covered Injury or Sickness has required the removal of that body part; and b) is prescribed by the Insured Person's Physician who documents the necessity for the item.

- **Orthotic Device** means a mechanical device, such as braces or shoes, that: a) is directly related to the treatment of an Injury or Sickness; and b) is prescribed by the Insured Person's Physician who documents the Medical Necessity for the item.

Durable Medical Equipment: If, by reason of Injury or Sickness, an Insured Person requires the use of Durable Medical Equipment, We will pay the covered percentage of the Covered Medical Expense incurred by the Insured Person for such Durable Medical Equipment, as shown in the Schedule of Benefits. We pay the Covered Medical Expense incurred by the Insured Person for the purchase of such Durable Medical Equipment when the purchase price is expected to be less costly than rental. We do not pay for the replacement of Durable Medical Equipment.

Hospice Care: When, by reason of Injury or Sickness, an Insured Person requires Hospice care, We will pay the covered percentage of the Covered Medical Expense incurred by the Hospice for palliative and supportive care furnished to a terminally ill Insured Person under a written "hospice care program". We cover any services and supplies, including prescription drugs, to the extent they are otherwise covered by this Plan. Services and supplies may be furnished on an inpatient and outpatient basis. Hospice benefits are limited to a maximum of six (6) months. If the benefit is exhausted, an Insured Person may apply for an extension of benefits. Limited extensions will be granted if the Insured Person is facing imminent death.

Skilled Nursing Facility: If an Insured Person requires continuing treatment in a Skilled Nursing Facility or a Rehabilitation Center following hospitalization, We will pay the covered percentage of the Covered Medical Expense incurred as shown in the Schedule of Benefits by the Insured Person for treatment in such Skilled Nursing Facility or Rehabilitation Center. We cover room and board, routine nursing care and other services and supplies during the confinement including physical therapy, speech therapy and occupational therapy. The services must be a Medical Necessity as a continuation of treatment for the condition for which the Insured Person was previously hospitalized. The Insured Person must be admitted to the Skilled Nursing Facility or Rehabilitation Center within twenty-four (24) hours following a Medically Necessary Hospital stay. We cover such charges the same way We treat Covered Medical Expense for any Hospital Confinement.

DENTAL SAVINGS PLAN

The Dental Savings Program is an exclusive plan for students enrolled in the Student Health Insurance Plan. The program is operated by Connection Dental Network to provide students access to general and specialty dental care from a select network of local dentists. The network of providers has met strict credentialing and quality assurance requirements. The network of participating dental providers has agreed to accept negotiated prices for the services they provide. Students will be responsible for paying for services they receive at the time of the visit. Students will generally save from twenty to fifty percent (20% - 50%) of charges for a wide range of dental services – from routine cleanings to root canals. Because the Dental Savings Program is not insurance, there are no claim forms, annual maximums, benefit limitations and conditions or other plan provisions. Students can log onto the website, www.ppousa.com to locate participating dental providers. Nationwide Life Insurance Company does not underwrite this plan.

VISION SAVINGS PLAN

For Vision Discount benefits please go to www.consolidatedhealthplan.com.

PRESCRIPTION DRUG BENEFIT

The Prescription Program is available through the Express Scripts (which includes the Health Services Pharmacy) and is based on their national preferred drug formulary, as well as a three (3) tier Co-payment structure. There is a \$10 Co-payment for a thirty (30) day supply of a generic drug, a \$25 Co-payment for a thirty (30) day supply of a preferred brand name drug, and a \$40 Co-payment for thirty (30) day supply of a non-preferred brand name drug. After the Co-payment, the prescription will be covered at 100% up to a maximum of \$2,500 per Policy Year. In order to maximize your benefits under this prescription plan, we encourage you to ask your physician to consult the drug formulary.

Prescriptions must be filled at an Express Scripts Participating Pharmacy. Present your ID card to the pharmacist when purchasing your prescription. If a prescription needs to be filled prior to receiving an ID card, reimbursement will be made upon receipt of a completed prescription drug claim form. To locate a participating pharmacy or obtain current information on the preferred drug formulary, call Express Scripts at (800) 451-6245 or log onto www.express-scripts.com. **Please note that the formulary is subject to change.** In the event that you reach the maximum benefit allowed under the student insurance plan, you can still use your student insurance/prescription ID card to fill your prescriptions at an Express Scripts participating pharmacy. Although you can no longer pay a simple Co-payment in order to receive outpatient prescription drugs by showing your card at the time of filling a prescription, you will be charged the plan's preferred prescription pricing, rather than the retail prescription cost. Please show your student insurance ID card to the pharmacist at the time of purchase to receive the plan's preferred pricing. Not all prescription drugs are covered. Prescriptions such as fertility medications; legend vitamins or food supplements; smoking deterrents; immunization agents (except pediatric immunizations); biological sera; blood plasma; drugs to promote or stimulate hair growth; experimental drugs; or drugs dispensed at a hospital or rest home are not covered.

STUDY/TRAVEL ABROAD

Whether studying or traveling abroad, the Student Health Insurance Plan provides the same benefits as if you were on campus, in addition to Return of Mortal Remains, Emergency Medical Evacuation and Global Emergency Medical Assistance. These services are coordinated through MEDEX, the 24-hour worldwide assistance service and must be approved in advance by MEDEX in order to be covered. When studying or traveling abroad, keep your identification card with you and take a copy of the brochure for reference. When outside of the United States, you will likely be asked to pay for your medical care first and then will need to seek reimbursement. Covered Expenses will be reimbursed on an Out of Network basis, after any applicable Co-payments or Deductibles. When you submit claims for reimbursement, you will need to have the itemized bill(s) translated into English and include a letter informing the claims administrator that you are seeking reimbursement for charges previously paid. Please ensure that your name, ID number, address (to receive your reimbursement check), and the University's name are on the bill.

RETURN OF MORTAL REMAINS

This benefit applies only to Domestic Students studying or traveling abroad and International Students and their Dependents. In the event of the death of an Insured Person, The Plan will pay the actual charges incurred for preparing and transporting that person's remains to his or her home country. This will be done in accord with all legal requirements in effect at the

time the body remains are to be returned to his or her home. The death must occur while the person is insured for this benefit. Return of Mortal Remains must be approved in advance by MEDEX.

EMERGENCY MEDICAL EVACUATION

This benefit applies only to Domestic Students studying or traveling abroad and International Students and their Dependents. The Plan will pay benefits for the Usual and Customary Charge incurred if any Injury or Sickness results in the Emergency Evacuation of the Insured Person.

Emergency Evacuation means: after being treated at a local Hospital; the Insured Person's medical condition warrants transportation to his/her home country to obtain further medical treatment to recover.

Covered Expenses are expenses for transportation, medical services and medical supplies necessarily incurred in connection with an Emergency Evacuation of the Insured Person. All transportation arrangements made for evacuating the Insured Person must be: a) by the most direct and economical conveyance; and b) approved in advance by MEDEX.

Transportation means any land, water or air conveyance required to transport the Insured Person during an Emergency Evacuation. Expenses for special transportation must be: a) recommended by the attending physician; or b) required by the standard regulations of the conveyance transporting the Insured Person. Special transportation includes, but is not limited to; Air Ambulance, land Ambulance, and private motor vehicle. Expenses for medical supplies and services must be recommended by the attending Physician.

EMERGENCY MEDICAL AND TRAVEL ASSISTANCE

MEDEX Assistance Corporation provides you with a comprehensive program with 24/7 emergency medical assistance including emergency evacuation and repatriation and other travel assistance services when you are 100 or more miles away from home. Your MEDEX identification card is your key to travel security.

For general inquiries regarding your international assistance coverage, please call Consolidated Health Plans at (800) 633-7867.

If you have a medical or travel problem, simply call MEDEX for assistance and provide your name, school name, the group number shown on your ID card, and a description of your situation. If you are in North America, call the Assistance Center toll-free at: (800) 527-0218 or if you are in a foreign country, call collect at: (410) 453-6330 or visit them at: www.medexassist.com

If the condition is an emergency, you should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Assistance Center.

Key Services Include:

1. Medical Consultation, Evaluation and Referrals
2. Foreign Hospital Admission Guarantee
3. Emergency Medical Evacuation
4. Critical Care Monitoring
5. Medically Supervised Repatriation
6. Prescription Assistance
7. Transportation to Join Patient
8. Care for Minor Children Left Unattended Due to a Medical Incident

9. Return of Mortal Remains
10. Emergency Counseling Services
11. Lost Luggage or Document Assistance
12. Interpreter and Legal Referrals

STATE MANDATED BENEFITS

Benefits shall be subject to all Deductible, Co-payment, coinsurance, limitations, or any other provisions of the Policy.

BENEFITS FOR CONTRACEPTIVES

Benefits will be paid the same as any other outpatient Prescription Drug for prescription contraceptive drugs and devices approved by the Food and Drug Administration (FDA). Benefits will not be provided for the Prescription Drug RU 486.

BENEFITS FOR DIABETES TREATMENT

Benefits will be paid the same as any other Sickness for the following equipment and supplies for the treatment of all types of diabetes, if recommended or prescribed by a Physician. Benefits shall include coverage for the following equipment and supplies for the treatment of diabetes: blood glucose monitors and blood glucose monitors for the legally blind, test-strips for glucose monitors and/or visual reading, insulin, injection aids, cartridges for the legally blind, syringes, insulin pumps and appurtenances thereto, insulin infusion devices, and oral agents for controlling blood sugar and therapeutic/molded shoes for the prevention of amputation.

Benefits will also be provided for the expense incurred for the education as to the proper self-management and treatment of the diabetic condition, including information on proper diet. Benefits shall be limited to visits Medically Necessary upon diagnosis of diabetes by a Physician or a significant change in the Insured Person's symptoms or conditions which necessitate changes in the Insured Person's self management; and upon determination of a Physician the re-education or refresher education is necessary. Diabetes self-management education shall be provided by a Physician.

BENEFITS FOR EARLY INTERVENTION SERVICES

Benefits will be paid as designated below, exclusive of any Deductibles or coinsurance, for Early Intervention Services up to \$5,000 maximum per Dependent child, per Policy Year. Any amount paid under this benefit shall not be applied to any annual or maximum lifetime benefit contained in the Policy.

The Company shall reimburse certified Early Intervention providers, who are designated as such by the Department of Human Services, for Early Intervention Services at rates of reimbursement equal to or greater than the prevailing integrated state/Medicaid rate for Early Intervention Services as established by the Department of Human Services.

"Early Intervention Services" means, but is not limited to, speech language therapy, occupational therapy, physical therapy, evaluation, case management, nutrition, service plan development and review, nursing services, and assistive technology services and devices for Dependents from birth to age three (3) who are certified by the Department of Human Services as eligible for services under part C of the individuals with disabilities education act (20 U.S.C. sec. 1471 et seq.).

BENEFITS FOR HEARING AIDS

Benefits will be paid up to \$1,500 per individual hearing aid, per ear, every three (3) years for

an Insured Person under age nineteen (19). Coverage for \$700 per individual hearing aid, per ear, every three (3) years for an Insured Person over age nineteen (19). Hearing aid means any non-experimental, wearable instrument or device designed for the ear and offered for the purpose of aiding or compensating for impaired human hearing, but excluding batteries, cords, and other assistive listening devices, including but not limited to FM devices.

BENEFITS FOR HOME HEALTH CARE

Home Health Care services will be provided for the care and treatment of a covered Injury or Sickness provided that the following definition applies and the following limitations are observed. "Home Health Care" is defined as a Medically Necessary program to reduce the length of a Hospital stay or to delay or eliminate an otherwise Medically Necessary Hospital admission. The Home Health Care program must be formulated and supervised by the Insured Person's Physician, and must not exceed six (6) home or Physician's office visits per month, three (3) nursing visits per week, and twenty (20) hours of home health aide visits per week.

Benefits include the following services as needed: physical or occupational therapy as a rehabilitative service, respiratory service, speech therapy, medical social work, nutrition counseling, prescription drugs and medication, medical and surgical supplies, such as dressings, bandages, and casts, minor equipment such as commodes and walkers, laboratory testing, x-rays and E.E.G. and E.K.G. evaluations. Communicable diseases and Mental Illness are excluded from Home Health Care coverage.

BENEFITS FOR HUMAN LEUKOCYTE ANTIGEN OR HISTOCOMPATIBILITY LOCUS ANTIGEN TESTING

Benefits will be paid the same as any other Sickness for human leukocyte antigen testing or histocompatibility locus antigen testing that is necessary to establish bone marrow transplant donor suitability. Benefits shall include the costs of testing for A, B or DR antigens. Benefits will be limited to one (1) test per Insured per lifetime. The Insured must complete and sign an informed consent form which also authorizes the results of the test to be used for participation in the National Marrow Donor Program.

BENEFITS FOR THE TREATMENT OF INFERTILITY

Benefits will be paid the same as any other Sickness for the diagnosis and treatment of Infertility. "Infertility" means the condition of an otherwise presumably healthy married individual between the ages of twenty-five (25) and forty-two (42) who is unable to conceive or sustain a pregnancy during a period of one (1) year.

BENEFITS FOR SCREENING FOR LEAD POISONING

Benefits will be paid the same as any other Sickness for screening tests for lead poisoning for children under six (6) years of age, including but not limited to confirmatory blood lead testing. Benefits are not payable where the child is eligible for benefits from the Department of Human Services.

BENEFITS FOR TREATMENT OF LYME DISEASE

Benefits will be paid the same as any other Sickness for diagnostic testing and long-term antibiotic treatment recommended by a Physician for treatment of chronic Lyme disease. Benefits will not be denied solely because treatment may be characterized as unproven, experimental or investigational in nature.

BENEFITS FOR MAMMOGRAPHY AND PAP SMEAR

Benefits will be paid the same as any other Sickness for mammograms and pap smears in accordance with the guidelines established by the American Cancer Society. Such benefits shall be subject to the same terms and conditions applicable to all other benefits under this Policy.

Reimbursement for mammograms will be made only if the facility in which the mammogram has been taken and processed and the licensed Physician interpreting the mammogram, both meet state-approved quality assurance standards for taking, processing and interpreting mammograms.

Reimbursement for pap smears will be made only if the laboratory in which the pap smear is processed is licensed by the Rhode Island Department of Health specifically to perform cervical cytology, or is accredited by the American Society of Cytology, or is accredited by the College of American Pathologists, or is a Hospital accredited by the Joint Commission on Accreditation of Health Care Organizations or the American Osteopathic Association at the time the pap smear is processed.

BENEFITS FOR MASTECTOMY, RECONSTRUCTIVE SURGERY AND PROSTHETIC DEVICES

Benefits will be paid the same as any other Sickness for medically appropriate care as determined by the attending Physician in consultation with the Insured for an axillary node dissection or a Mastectomy for the treatment of breast cancer. Benefits will be paid for a minimum of forty-eight (48) hours of inpatient care following a Mastectomy and a minimum of twenty-four (24) hours after an axillary node dissection. If the Insured in consultation with the Physician chooses to be discharged earlier than the time period stated for the applicable procedure, benefits will be paid for a minimum of one (1) home visit conducted by a Physician or Registered Nurse.

Benefits will be paid the same as any other Sickness for reconstructive surgery performed after a Mastectomy. Benefits will be paid for Prosthetic Devices and reconstruction to produce a symmetrical appearance. Benefits will be paid for prostheses and treatment of physical complications, including lymphedemas, at all stages of Mastectomy, in consultation with the attending Physician and the patient.

"Mastectomy" means the removal of all or part of the breast to treat breast cancer, tumor, or mass.

"Prosthetic Devices" means and includes the provision of initial and subsequent prosthetic devices ordered by the Insured's Physician.

BENEFITS FOR TREATMENT OF MENTAL ILLNESS AND SUBSTANCE ABUSE

Mental Illness means any mental disorder and substance abuse disorder that is listed in the most recent revised publication or the most updated volume of either the Diagnostic and Statistical Manual of Mental Disorders (DSM) published by the American Psychiatric Association or the International Classification of Disease Manual (ICD) published by the World Health Organization and that substantially limits the life activities of the person with the illness, provided, however, that tobacco and caffeine are excluded from the definition of "substance" for the purposes of this Policy. Mental Illness shall not include: a) mental retardation, b) learning disorders, c) motor skills disorders, d) communication disorders, and e) mental disorders classified as "V" codes.

Benefits will be paid the same as any other Sickness for the treatment of Mental Illness and Substance Abuse. Benefits will include inpatient hospitalization, partial hospitalization provided in a Hospital or any other licensed facility, intensive outpatient services, Outpatient Services and Community Residential Care Services for Substance Abuse treatment. Benefits will not include methadone maintenance services or Community Residential Care Services for Mental Illnesses other than Substance Abuse disorders.

Outpatient Services for the treatment of Mental Illness will be paid the same as any other Sickness.

Outpatient Services for Substance Abuse treatment will be paid for up to thirty (30) hours in any Policy Year. Community Residential Care Services for Substance Abuse treatment will be paid for up to thirty (30) days in any Policy Year and detoxification benefits will be paid for up to five (5) detoxification occurrences or thirty (30) days in any Policy Year whichever comes first.

"Outpatient Services" means office visits that provide for the treatment of Mental Illness and Substance Abuse. "Community Residential Care Services" means those facilities as defined and licensed in accordance with Rhode Island Title 40.1, Chapter 24.5.

BENEFITS FOR NEW CANCER THERAPIES

Benefits will be paid the same as any other Sickness for new cancer therapies still under investigation when the following circumstances are present:

1. Treatment is being provided pursuant to a phase II, III or IV clinical trial which has been approved by the National Institutes of Health (NIH) in cooperation with the National Cancer Institute (NCI) Community clinical oncology programs; the Food and Drug Administration (FDA) in the form of an Investigational New Drug (IND) exemption; the Department of Veterans' Affairs; or a qualified nongovernmental research entity as identified in the guidelines for NCI cancer center support grants;
2. The proposed therapy has been reviewed and approved by a qualified institutional review board (IRB);
3. The facility and personnel providing the treatment are capable of doing so by virtue of their experience, training, and volume of patients treated to maintain expertise;
4. The patients receiving the investigational treatment meet all protocol requirements;
5. There is no clearly superior, non-investigational alternative to the protocol treatment; and
6. The available clinical or preclinical data provide a reasonable expectation that the protocol treatment will be at least as successful as the non-investigational alternative.

Benefits will not be paid for new cancer therapy treatment under this provision for that portion of the treatment in connection with a Phase II clinical trial that is funded by a national agency or by commercial organizations.

BENEFITS FOR OFF-LABEL DRUG USE FOR CANCER TREATMENT

Benefits will be paid the same as any other Prescription Drug for any Drug prescribed to treat an Insured for cancer if the Drug is recognized for treatment of such indication in one of the Standard Reference Compendia or in Medical Literature. Benefits will not be paid for a) any Drug not fully licensed or approved by the FDA, b) the use of any Drug when the FDA has determined that use to be contraindicated, or c) any experimental Drug not otherwise approved for any indication by the FDA. Benefits will include services associated with the administration of such Drugs.

"Standard Reference Compendia" means a) the United States Pharmacopeia Drug Information; b) the American Medical Association Drug Evaluations; or c) the American

Hospital Formulary Service Drug Information. "Medical Literature" means published scientific studies published in at least two (2) articles from major peer-reviewed medical journals that present data supporting the proposed off-label use or uses as generally safe and effective unless there is clear and convincing contradictory evidence presented in a major peer reviewed medical journal. "Drug" means the primary anti-cancer or antineoplastic agent or agents.

BENEFITS FOR ORTHOTIC AND PROSTHETIC SERVICES

Benefits are limited to the model that adequately meets the patient's medical needs as determined by the treating physician. Repair and replacement of an Orthotic or Prosthetic Device is covered and subject to Co-payments and Deductibles, unless necessitated by misuse or loss. The benefits provided under this provision are the same as benefits provided under federal laws (42 U.S.C. sections 1395K, 13951 and 1395M and 42 CFR 414.202, 414.210, 414.228, and 410.100 as applicable to this section). Prior authorization may be required to receive this benefit if required for other benefits.

BENEFITS FOR PEDIATRIC PREVENTIVE CARE

Benefits will be paid the same as any other Sickness exclusive of any Deductible provision in this Policy for the cost of Pediatric Preventive Care Services provided for the ages specified below.

"Pediatric Preventive Care Services" are those services recommended by the committee on practice and ambulatory medicine of the American Academy of Pediatrics when delivered, supervised, prescribed or recommended by a Physician and rendered to a child from birth through age nineteen (19). All such services must be in keeping with the prevailing medical standards. Benefits are payable on a per visit basis to one health care provider per visit.

BENEFITS FOR POSTPARTUM CARE

Benefits will be paid the same as any other Sickness for the expense of postpartum care. Benefits will be provided for a minimum of forty-eight (48) hours of in-patient care following a vaginal delivery and a minimum of ninety-six (96) hours of in-patient care following a caesarean section for a mother and her newly born child including routine well-baby care. Any decision to shorten such minimum stay will be made by the attending Physician in consultation with the mother and will be made in accordance with the standards for guidelines for perinatal care published by the American College of Obstetrics and Gynecology and the American Academy of Pediatrics. If the stay is less than the minimum, post-delivery care shall include home visits, parent education, assistance and training in breast or bottle feeding and the performance of any necessary and appropriate clinical tests, or any other tests or services consistent with the guidelines.

BENEFITS FOR PROSTATE AND COLORECTAL CANCER SCREENING

Benefits will be paid the same as any other Sickness for prostate and colorectal examinations and laboratory tests for cancer for any nonsymptomatic Insured in accordance with the current American Cancer Society guidelines.

BENEFITS FOR TOBACCO CESSATION TREATMENT

Benefits will be paid for approved nicotine replacement therapy recommended and prescribed by a prescriber who holds prescriptive privileges in the state, when used in combination with annual outpatient benefits of eight (8) one-half (1/2) hours sessions of smoking cessation counseling by a qualified practitioner as described in RIGL Title 27, Chapter 18, section 66.

BENEFITS FOR SCALP HAIR PROSTHESIS

Benefits will be paid for hair loss suffered as a result of the treatment of any form of cancer or leukemia subject to the same limitations and guidelines as other prostheses and not to exceed \$350 per covered member per year, exclusive of any Deductible.

EXCLUSIONS OR LIMITATIONS

No benefits will be paid for: a) loss or expense caused by, contributed to, or resulting from; or b) treatment, services or supplies for, at, or related to:

1. Nicotine Addiction, except as specifically provided;
2. Cosmetic procedures, except cosmetic surgery required to correct an Injury for which benefits are otherwise payable under this Policy or for newborn or adopted children;
3. Custodial care, care provided in: rest homes, health resorts, homes for the aged, halfway houses or places mainly for domiciliary or custodial care;
4. Dental treatment except for accidental Injury to sound, natural teeth as specifically provided in the Schedule of Benefits;
5. Elective Surgery or Elective Treatment, except as specifically provided;
6. Eye refractions, eyeglasses or contact lenses or prescriptions or fitting of eyeglasses, vision correction surgery or other visual defects and problems except when due to a disease process;
7. Foot care including: flat foot conditions, subluxations of the foot, care of corns, calluses, fallen arches, weak feet, chronic foot strain, and symptomatic complaints of the feet;
8. Hearing and speech tests, except as specifically provided;
9. Injury or Sickness for which benefits are paid or payable under any Workers' Compensation or Occupational Disease Law or Act, or similar legislation;
10. Injury sustained by reason of a motor vehicle accident to the extent that benefits are paid or payable by any other valid and collectible insurance;
11. Investigational services, except as specifically provided;
12. Marriage, family and group counseling, except as specifically provided under Mental Illness Expense;
13. Prescription Drug Services or Supplies as follows, except as specifically provided; a) Therapeutic devices or appliances, including support garments and other nonmedical substances, regardless of intended use; b) Biological sera, blood or blood products administered on an outpatient basis; c) Products used for unapproved cosmetic indications; d) Drugs used to treat or cure baldness, and anabolic steroids used for body building; e) Anorectics - drugs used for the purpose of weight control; f) Sexual enhancement drugs, such as Parlodel, Pergonal, Clomid, Profasi, Metrodin, Serophene, or Viagra; g) Growth hormones; or h) Refills in excess of the number specified or dispensed after one (1) year of date of the prescription;
14. Reproductive/Infertility services including but not limited to: premarital examinations; tubal ligation; vasectomy; sexual reassignment surgery; reversal of sterilization procedures; except as specifically provided in the benefits for the treatment of Infertility;
15. Services provided normally without charge by the Health Service of the Policyholder; or services covered or provided by the student health fee;
16. Skeletal irregularities of one or both jaws, non-surgical temporomandibular joint dysfunction;

17. War or any act of war, declared or undeclared; or while in the armed forces of any country (a pro-rata premium will be refunded upon request for such period not covered);
18. Treatment in a Government hospital, unless there is a legal obligation for the Insured Person to pay for such treatment;
19. Weight management, weight reduction, nutrition programs, treatment for obesity, except for surgery for morbid obesity; surgery for removal of excess skin of fat.

SUBROGATION AND RECOVERY RIGHTS

SUBROGATION: The Company shall be subrogated to all rights of recovery which any Insured Person has against any person, firm or corporation to the extent of payments for Benefits made by the Company to or for benefit of an Insured Person. The Insured shall execute and deliver such instruments and papers as may be required and do whatever else is necessary to secure such rights to the Company.

RIGHT OF RECOVERY: Payments made by the Company which exceed the Covered Medical Expenses (after allowance for Deductible and coinsurance clauses, if any) payable hereunder shall be recoverable by the Company from or among any persons, firms, or corporations to or for whom such payments were made or from any insurance organizations who are obligated in respect of any covered Injury or Sickness as their liability may appear.

MORE THAN ONE POLICY: Insurance effective at any one time on the Insured Person under a like policy, or policies in this Company is limited to the one such policy elected by the Insured Person, his beneficiary or his estate, as the case may be, and the Company will return all premiums paid for all other such policies.

EXTENSION OF BENEFITS

The coverage provided under this Policy ceases on the Termination Date. However, if an Insured is Hospital Confined on the Termination Date from a covered Injury or Sickness for which benefits were paid before the Termination Date, Covered Medical Expenses for such Injury or Sickness will continue to be paid as long as the condition continues but not to exceed ninety (90) days after the Termination Date. The total payments made in respect of the Insured for such condition both before and after the Termination Date will never exceed the Maximum Benefit.

COORDINATION OF BENEFITS (COB)

This section will be used to determine an Insured Person's benefits under this Plan if the Insured Person is insured for medical care benefits under this Plan and is also covered for these benefits under other Plans. This section will also address the benefits that would be paid by this Plan, without this COB section plus the benefits that would be paid by the other Plans, without a COB section similar to this section would exceed allowed expenses as defined below.

Please note that other health insurance plans may not recognize this plan as one that they will coordinate benefits with. If you are covered under another health insurance plan as well, and your other plan does not coordinate benefits with student health plans, your other coverage will be primary and your student health plan will pay on an excess basis.

Plan means a plan, which provides benefits or services for, or by reason of, medical, or dental care or treatment through:

1. group, blanket, franchise, or subscriber insurance coverage;
2. pre-paid plans for: a) group hospital service; b) group medical service; c) group practice; d) individual practice; and e) any other such plans for members of a group;
3. any plan provided by: a) labor management trusts; b) unions; c) employer organizations; d) professional organization; or e) employee benefit organizations;
4. a government program or statute, other than a state medical assistance plan that implements Title XIX of the Social Security Act of 1965;
5. any group or group type hospital indemnity of more than \$100 per day; and
6. Medicare (Title XVII of the Social Security Act); and
7. any group, group-type and individual automobile "no fault" and traditional automobile "fault" type contracts.

A Plan does not include individual or family insurance contracts; individual or family subscriber contracts; individual or family coverage through Health Maintenance Organizations (HMO's); individual or family coverage under other prepayment, group practice and individual practice plans; group or group-type hospital indemnity benefits of \$100 per day or less; blanket school accident-type coverages; a state plan under Medicaid, or any plan when, by law, its benefits are excess to those of any private insurance program or other nongovernmental program.

Rules to Determine Which Plan Pays First: A plan, or part of one, that does not have a COB section similar to this section will pay its benefits before a plan that has such a section. In all other cases, the plan that will pay its benefits first will be:

1. The plan, which covers the Insured Person as an employee rather than as a full or part time student. Item 1 will not apply unless a similar provision is contained in all plans. In this case item 2, 3 or 4 will determine which plan pays first.
2. If 1 does not apply, the plan, which covers the person as a full or part-time student rather than as a dependent.
3. If 1 and 2 do not apply, the plan, which covers the person as a dependent of the parent whose month and date of birth occurs earlier in the year. If the other plan has a rule based on the gender of the parent, the gender rule will determine the order of benefits. However, a child's parents may be divorced or separated. If so, the plan to pay its benefits first will be the plan which covers the child as a dependent of the parent with custody rather than as a dependent of the parent without custody. If the parent with custody remarries: a) the plan, which covers the child as a dependent of a parent with custody will pay its benefits first; b) the plan, which covers the child as a dependent of a stepparent will pay its benefits next; and c) the plan, which covers the child as a dependent of a parent without custody will pay its benefits last. A court decree may require the parent without custody to be financially responsible for the child's health care. If so, the plan to pay its benefits first will be the plan which covers the child as a dependent of the parent with such responsibility rather than as a dependent of any other person.
4. If 1, 2, or 3 do not apply, the plan, which has covered the insured person for the longer time rather than the shorter time.

CONTINUATION PLAN

Students currently insured under this Health Insurance Plan whose eligibility ends due to graduation or otherwise leaving school are eligible to continue coverage under a Continuation Plan, subject to its terms and conditions. Enrollment for this Continuation Plan must be made by calling University Health Plans at (800) 437-6448.

CLAIM PROCEDURES

In the event of an Injury or Sickness the Insured Student should:

1. If at Brown University, report immediately to Health Services or Psychological Services for proper treatment; or
2. If away from Brown University or if Health Services or Psychological Services is closed, consult a Physician and follow his/her advice.
3. A claim form is not required to submit a claim. However, an itemized medical bill, HCFA 1500, or UB92 form should be used to submit expenses. The Insured Student/Person's name and identification number need to be included.
4. The form(s) should be mailed **within ninety (90) days** from the date of Injury or from the date of the first medical treatment for a Sickness, or as soon as reasonably possible. Retain a copy for your records and mail a copy to the Claims Administrator, Consolidated Health Plans Inc., at the address listed on page 30 of this brochure.
5. If your treatment is a result of an accident you will receive an accident form from Consolidated Health Plans, Inc. and be asked to provide additional information in order to process the claim. If there is question as to whether another insurance plan may be applicable to any treatment received, you may also receive written notification from Consolidated Health Plans, Inc. and be asked to provide information on any other insurance plan in which you are enrolled. You must respond to this correspondence before the claim can be processed.
6. Direct all questions regarding claim procedures, status of a submitted claim or payment of a claim, or benefit availability to the Claims Administrator, Consolidated Health Plans, Inc. at www.chpstudent.com or call (800) 633-7867.

Any provision of this Plan, which on the effective date, is in conflict with the statutes of the state in which the Plan is issued will be administered to conform to the requirements of the state statutes.

QUESTIONS? NEED MORE INFORMATION?

For general information on benefits, on enrollment/eligibility questions, ID cards or service issues, please contact:

Servicing Agent:

UNIVERSITY HEALTH PLANS, INC.

One Batterymarch Park

Quincy, MA 02169-7454

Telephone (800) 437-6448

www.universityhealthplans.com

or email us at info@univhealthplans.com

If you need medical attention before the ID card is received, benefits will be payable according to the Policy. You do not need an ID card to be eligible to receive benefits. Call University Health Plans to verify eligibility.

For information on University Policies regarding student health insurance, or for advice on claims processing, please contact:

Brown University Insurance Office

Box 1848

Providence, RI 02912

(401) 863-1703 or (401) 863-9481

www.brown.edu/insurance

CLAIM APPEAL

To appeal a claim, send a letter, within ninety (90) days of denial or partial denial, stating the issues of the appeal to Consolidated Health Plan's Appeal Department at the address below. Include your name, phone number, address, school attended and email address, if available. Claims will be reviewed and responded to within sixty (60) days by Consolidated Health Plans.

Translation services are available to assist insured's, upon request, related to administrative services.

For information on a specific claim or to check the status of a claim, please contact:

Claims Administrator:

CONSOLIDATED HEALTH PLANS

2077 Roosevelt Ave

Springfield, MA 01104

(413) 733-4540

Toll Free (800) 633-7867

www.chpstudent.com

or email us at info@chpstudent.com

To determine if a provider participates in First Health, students can call (800) 226-5116 or visit www.firsthealth.com

For a copy of the Company's privacy notice, go to:

www.chpstudent.com.

For information on the prescription drug program or to check on the status of a prescription drug claim, please contact:

Express Scripts: Call (800) 451-6245 or log onto www.express-scripts.com

This plan is underwritten by:

Nationwide Life Insurance Company

Policy Number: 302-120-3807