



2011-2012 Student Health Insurance Plan

These Policies are Issued by:
Pan-American Life Insurance Company

Group Policy # 203119

Administered by: GM-Southwest, Inc.

Toll-Free Number for Inquiries: 1-855-837-3897

For more information visit:

www.coppinstudentinsurance.com

Eligibility

All registered students taking 12 or more credit hours, including off campus students taking Internet and television (TV) courses, are **automatically enrolled in this Insurance Plan at registration and the cost is included in your tuition.**

All other undergraduate students taking 6 or more credit hours and all graduate students taking credit hours are eligible to enroll in this Insurance Plan on a Voluntary Basis. To enroll, please go to www.coppinstudentinsurance.com.

Policy Effective and Termination Dates

This policy becomes effective on 9/01/2011 and expires on 8/31/2012 for all registered students taking 12 or more credit hours. All other students and dependent coverage becomes effective the date application and full premium is received the company.

CareFirst® BlueCross® BlueShield® Preferred Network

GM-Southwest, Inc. has arranged for you to access the CareFirst® BlueCross® BlueShield® Preferred Network in your local campus community. Using our Participating Provider Network you may access in-network savings for services rendered nationally if you require treatment or hospitalization outside the immediate area of the Coppin State University campus. You can obtain information regarding In-Network providers by accessing the "Health Ticket" at www.coppinstudentinsurance.com.

The Health Ticket

To maximize benefits students should seek treatment at the Student Health Service or from a participating preferred provider. The SHS may utilize the Health Ticket as part of the Online Referral process.

The Health Ticket works similar to an airline e-ticket and is easy to obtain. Students can receive a Health Ticket by going to www.coppinstudentinsurance.com. Click on the "Health Ticket" link. Students simply input their name and date of birth.

The student selects from a list of doctors and hospitals and prints the Health Ticket. The Health Ticket provides an ID card and benefit information such as deductibles and co-pays. The Health Ticket also indicates whether the doctor or hospital selected is an in or out-of-network provider.

Benefits at a Glance

Basic Maximum Benefit: \$100,000 per Accident and Sickness
Coinsurance: 100% In-Network / 80% Out of Network (excepted as noted below)
Deductible: \$150 per Insured per Academic Year

INPATIENT

Hospital Expense: 100% In-Network / 80% Out of Network up to \$1,200 maximum per day

Surgical Expense: 100% In-Network / 80% Out of Network up to \$1,500 maximum per Accident and Sickness

OUTPATIENT

Coverage provided at the CHC only include one annual Physical exam with a maximum benefit of \$55 per Academic Year after a \$15 co-pay and STD testing with a maximum benefit of \$250 per Academic Year.

Surgical Expense: 100% In-Network / 80% Out of Network up to \$1,500 maximum per Accident and Sickness

Day Surgery Miscellaneous: 100% In-Network / 80% Out of Network up to \$600 maximum per Accident and Sickness

Physician Visits: 100% In-Network / 80% Out of Network up to \$35 per day, \$175 maximum. \$80 per day when treated at the CHC, no maximum.

Outpatient Miscellaneous Benefits (OMB): 100% In-Network / 80% Out of Network up to \$1,000 maximum per Accident and Sickness. Includes:

- **X-Ray and Laboratory Expense**
- **Cat Scan, MRI**
- **Chemotherapy and Radiation Therapy**
- **Tests & Procedures:**
- **Physiotherapy**
- **Injections**

Prescription Drugs: \$10 Generic drug co-pay / \$25 Brand Name drug co-pay / \$50 Preferred drug co-pay up to \$500 maximum Per Academic Year when dispensed by a participating WellDyne network pharmacy, up to a 31 day supply per prescription.

Psychotherapy: State Mandated benefit for Treatment of Mental Illness, Emotional Disorders, Drug and Alcohol Abuse.

Dental: 100% In-Network / 100% Out of Network to treat an injury to a sound, natural tooth only up to \$100 per tooth.

CSU Community Health Center (CHC) Referral Required **Residential Students Only**

The student must use the resources of the Community Health Center first where treatment will be administered or referral issued. Expenses incurred for medical treatment rendered outside of the Community Health Center for which no prior approval or referral is obtained are excluded from coverage. A CHC referral for outside care is not necessary only under the following conditions:

1. Medical Emergency. The student must return to CHC for necessary follow-up care;
2. When the Community Health Center is closed;
3. When service is rendered at another facility during break or vacation periods;
4. Medical care received when the student is more than 50 miles from campus;
5. Medical care obtained when a student is no longer able to use the CHC due to a change in student status;
6. Maternity; or
7. Psychotherapy.

24/7 Nurseline

The 24/7 Nurseline is an added benefit for all under this Student Insurance Plan. Students can contact the Nurseline at any time and are encouraged to do so when the Community Health Center is closed or not accessible to the student. The Nurseline can provide students with information for participating providers, answer general medical questions and advise students if they should seek immediate medical attention. The Nurseline is a national hotline and is available toll-free at 1-866-751-2723.

Mondial Services/Emergency Travel Assistance Services

These services are designed to protect Coppin State University students and/or eligible dependents anywhere in the world. If you experience a medical emergency, you have access to a comprehensive package of emergency services provided by Mondial Assistance. Eligible participants have immediate access to doctors, hospitals, pharmacies, and other services by simply calling the Mondial Assistance team 24 hours a day, 365 days a year. Mondial Assistance's worldwide services include medical consultations and referrals, domestic and international hospital admission guarantees, emergency medical transportation, prescription assistance, lost luggage assistance, legal and interpreter assistance, and travel information such as visa and passport requirements, travel advisories.

Exclusions and Limitations

This policy will not cover:

- Dental Treatment, except for an Injury to a sound, natural, tooth;
- Vision Care, except to treat an Injury;
- Cosmetic treatment or surgery;
- Acne;
- Allergies and Allergy Testing;
- Treatment for Sleep Disorders;
- TMJ;
- Injuries caused by participating in Intercollegiate Sports;

Please refer to the brochure for a complete list of all Exclusions and Limitations that are not be listed above.

Frequently Asked Questions

How to I obtain an ID card?

Go to www.coppinstudentinsurance.com, register and then click on the Health Ticket. Once you have entered your student ID and birth date, select Print a Temporary ID Card.

How do I find an In-Network Provider?

Students participating in this plan will have access to CareFirst BCBS Preferred Provider network of healthcare professionals. To locate a preferred provider go to www.coppinstudentinsurance.com, register or login, then click on the Health Ticket and select Locate a participating provider.

Is a Referral required on this plan to seek treatment from a Physician or Specialist?

Yes, Resident Students Only. You will need to seek treatment from CHC first for a referral or benefits will be denied. Please refer to the Referred Required section in this summary.

Will this plan cover me in other states and while traveling abroad?

Yes, this plan is worldwide coverage.

Do you offer Dental and Vision coverage?

Yes, voluntary Dental and Vision coverage is available and can be purchased at www.coppinstudentinsurance.com

How do I enroll my Spouse or dependent Children?

You will need to complete the Enrollment Form on our website at www.coppinstudentinsurance.com. Dependent Eligibility expires concurrently with that of the insured student.

Where to Find Help

Contact GM-Southwest, Inc. at 1-855-837-3897 or use the "Live Chat" option on our website at www.coppinstudentinsurance.com for information about:

- Student Insurance Plan Benefits
- ID Cards "Health Ticket"
- Claims Processing
- WellDyneRx Prescription Benefits
- To Locate a Preferred Provider "Health Ticket"

Student Insurance Representative, Angie Black at (813) 944-3939 or email ablack@gmsouthwest.com

Important: This is a general Summary only. A complete description of the benefits and full terms and conditions may be found in the Brochure and Master Policies. If any discrepancy exists between this Summary and the Brochure, the Master Policies will govern and control the payment of benefits.