

Who Is Student Assurance Services, Inc.?

We are a leader in the specialty market of group student blanket accident and sickness insurance. Since 1971 we have been designing, marketing, and administering customized accident and sickness insurance plans to public and private colleges, universities, and technical schools. Accident and Sickness Insurance is an important component of your ability to continue your education. A serious injury or illness could interrupt your education plans by diverting necessary funds for educational expenses to medical expenses. Our student insurance plans are designed to provide an excellent level of insurance protection, at a cost that is affordable to students and their parents.

Who Is Eligible To Enroll?

All International students taking credit hours, visiting scholars and pre-doctoral interns are eligible to enroll in the insurance plan. The spouse and all dependent children of the insured student are also eligible to enroll

When Can I Enroll?

All students are required to enroll in the insurance plan at registration. Students may enroll dependents on a voluntary basis any time prior to the coverage period effective date. Refer to the Brochure on our website: www.sas-mn.com for coverage periods, effective and termination dates of coverage, and plan costs.

How Do I Enroll?

Students are automatically enrolled in the insurance plan and the premium is added to the student's account. Students may enroll dependents in the plan by completing the Enrollment Form on the website www.sas-mn.com and returning it with payment to Student Assurance Services, Inc., P.O. Box 196, Stillwater, MN 55082.

Where Can I Obtain More Information About The Plan ?

Students may view or print a detailed Brochure from our website www.sas-mn.com. Click on "School Look-up". Then select the state where the school is located. Search and select the school name. Students may also call us with any questions at (800) 328-2739.

What Is The Cost Of The Plan?

INTERNATIONAL STUDENTS

Annual
08-15-2010 to
08-14-2011

Student Only:

\$894.00

Students may contact the University International Business Office for additional premium rates.

VISITING SCHOLAR ONLY Premium per Month

\$ 74.50

Monthly means each 30 day period (15th of current month to 14th of succeeding month), or portion of a 30 day period for the coverage period selected.



BENEFITS SUMMARY

Maximum Lifetime Benefit	\$100,000 for each Injury or Sickness. Covers inpatient and outpatient expenses
Deductible (refer to SHS section below)	Basic Benefits - \$50 per person for each Injury or Sickness Major Medical - None
Co-insurance (plan pays)	Basic Benefits - PPO 100% Negotiated Fee; or non-PPO 90% Usual & Customary Charges Major Medical - PPO 100% Negotiated Fee; or non-PPO 90% Usual & Customary Charges
Inpatient Hospital Room and Board	Basic Benefits - 100% PPO; or 90% non-PPO up to maximum benefit \$750 per day Major Medical - 100% PPO; or 90% non-PPO
Inpatient Hospital Miscellaneous	Basic Benefits - 100% PPO; or 90% non-PPO Major Medical - 100% PPO; or 90% non-PPO
Surgical Treatment	Basic Benefit - 100% PPO; or 90% non-PPO Major Medical - 100% PPO; or 90% non-PPO
Outpatient Physician Visits	Basic Benefit - 100% PPO; or 90% non-PPO Major Medical - 100% PPO; or 90% non-PPO
Emergency Room	Basic Benefit - 100% PPO; or 90% non-PPO Major Medical - 100% PPO; or 90% non-PPO
Outpatient Prescription Drugs (30 day supply per prescription)	Basic Benefits - 100% Usual & Customary Charges Major Medical - 100% Usual & Customary Charges
Outpatient Diagnostic X-rays and Lab tests	Basic Benefit - 100% PPO; or 90% non-PPO Major Medical - 100% PPO; or 90% non-PPO
Intercollegiate Sports Injuries	Basic Benefit - Benefits payable the same as any Injury Major Medical - 100% PPO; or 90% non-PPO

*The Preferred Provider Network is Preferred One: www.preferredone.com or (800) 451-9597
This pamphlet is for informational purposes only. It provides a partial or general description of plan benefits and programs, it is not a contract. The plan contains maximums, limitations, and exclusions for some medical services that may be important. We encourage reviewing the Brochure on our website www.sas-mn.com before deciding to purchase this coverage.

Additional Programs And Services Offered

- Travel Benefits*** Global Emergency Medical Assistance is provided by Scholastic Emergency Services. The program provides 24 hour assistance whenever the student travels more than 100 miles away from home or school.
- Nurse Line*** The program provides free nurse consultation services at *Ask Mayo Clinic*.
- Student Health Service (SHS)*** Covered Services received at SHS are paid 100% of usual & customary charges incurred and the deductible is waived. Check with your SHS to verify the services offered. For schools without SHS, the deductible will be waived if first seen by a campus nurse or health office.
- Online Services** Students can view eligibility and claims, access a dependent enrollment form, order an ID card, complete a claim form, obtain a plan summary, and view other products and services 24 hours a day by going to the Student Assurance Services Inc. website www.sas-mn.com.

* These programs are not underwritten by Columbian Mutual Life Insurance Company, but provided by independent vendors and are included if students participate in the plan.

Policy Form 9F138

ACCIDENT AND SICKNESS INSURANCE PLAN

For International Students Attending

**NORTH DAKOTA
UNIVERSITY SYSTEM**

2010-2011

Dear International Student:

Health care in the United States is most likely very different than it is in your home country. It is important that you learn as much as you can about health care in the United States before you become sick or injured. Once you understand how the health care system works in the USA, you will be better prepared if you need to seek medical care.

We believe access to health care through affordable medical insurance to be critical to our student's success and well being.

The purpose of student health insurance is to keep students in school so that they can complete their education and move onto careers without incurring huge medical debt.

Please review the enclosed summary of the health insurance offered through your school. A complete description of the plan benefits, exclusions and limitations can be found at www.sas-mn.com under your school look up.

Your school is making available a plan of Blanket Accident and Sickness Insurance underwritten by Columbian Mutual Life Insurance Company and administered by Student Assurance Services, Inc. This is a non-renewable term policy.



**Get Protection from a Sound,
Reliable Insurer with Reasonable Rates**

www.sas-mn.com



HEALTH CARE REFORM

Columbian Mutual Life Insurance Company currently is evaluating this comprehensive and complex legislation and its impact on our company and student insurance plans. We will continue to monitor and identify any changes to our products and processes. We are committed to comply with all federal and state requirements within the timelines required.

**ACCIDENT AND SICKNESS
INSURANCE**

A Non-Renewable Term Policy
For **International Students** Attending

**North Dakota
University
System**

2010 – 2011

Administered by



www.sas-mn.com

Underwritten by



COLUMBIAN MUTUAL
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