Who Is Student Assurance Services, Inc.?

We are a leader in the specialty market of student accident and sickness insurance. Since 1971 we have been designing, marketing, and administering insurance plans to public and private colleges, universities, and technical schools. Our goal is to design an insurance plan that provides the best overall coverage protection if you become sick or injured, at a cost that is affordable to you or your parents. We have dedicated and experienced staff to provide outstanding customer service and claim processing services from our location in Stillwater, Minnesota.

Who Is Eligible To Enroll?

All students registered and attending classes are eligible to enroll. The spouse and all dependent children of the insured student are also eligible to enroll.

When Can I Enroll?

All full-time resident students are automatically enrolled in the insurance plan. The premium for student only coverage will be added to the College tuition and fees, unless the student shows evidence of comparable insurance coverage by completing a waiver form and returning it to the Student Account Office by 09-13-2013. A completed waiver form is required at each semester.

All full-time and part-time commuter students may enroll in the plan on a voluntary basis by completing a form to request the Student Account Office to add the premium to the College tuition and fees by 09-13-2013. Students may enroll dependents on voluntary basis any time prior to the coverage period effective date through the end of the enrollment period deadline date 09-13-2013.

How Do I Enroll Dependents?

To enroll for dependent coverage complete the enrollment form located on the website www.sas-mn.com and return it with the required premium 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 on our website www.sas-mn.com. 1) Click on “Find My School” 2) Select the state where the school is located 3) 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?

<table>
<thead>
<tr>
<th>Year</th>
<th>Annual Accident &amp; Sickness 08-25-2013 to 08-24-2014</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Student</td>
</tr>
<tr>
<td></td>
<td>$ 1,425</td>
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<tr>
<td></td>
<td>Spouse</td>
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<td>$ 6,179</td>
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<tr>
<td></td>
<td>Each Child</td>
</tr>
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<td>$ 3,737</td>
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Student premium includes an administrative fee charged by the College. All premium includes an agent service fee.

Additional premium information can be viewed in the online brochure by visiting the website: www.sas-mn.com

Policy Maximum Benefit

$500,000 per policy year for all covered Injury and Sickness

Covers inpatient and outpatient expenses

Deductible

In-Network: $50 per person per Injury or Sickness

Out-of-Network: $300 per person per Injury or Sickness

Outpatient Emergency Room

In-Network or Out-of-Network percentage listed above

Outpatient Physician Visits

In-Network or Out-of-Network percentage listed above

Outpatient Prescription Drugs

In-Network covered percentage listed above

After $25 copay per visit; up to maximum 10 visits per condition

Intercollegiate Sports Injuries

$5,000 maximum benefit for each covered sports injury; after $50 deductible

The Preferred Provider Network is PHCS by MultiPlan, Inc. - www.multiplan.com or 800-922-4362.

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.
Dear Parents and Students:

We believe access to healthcare through affordable insurance to be critical to students’ academic success and well-being. We are committed to ensuring the availability of basic healthcare to all students by offering a student accident and sickness insurance plan that will help eliminate obstacles that may impede the student’s academic goals. It is important that you consider this student insurance plan or one of your own choice.

Per College policy, all full-time resident students are required to demonstrate proof of health insurance coverage. Many of you may already be covered under a parent employer or individual health plan. If this is the case you must confirm this by completing a waiver form to avoid being billed for coverage. This policy is to create an environment that protects the health and well-being of all enrolled students.

If you are not covered under another plan, we would encourage you to consider the benefits of this protection as you research options. If you have other medical insurance coverage, please review the coverage to assure that it is adequate. Ask yourselves the following questions before you waive this student insurance plan:

- Is your current insurance enough? Can you be treated in the area of your college location? Do you have PPOs or HMOs that require you to be treated only around your permanent address? Are you planning to play intercollegiate sports and does your policy cover you for that purpose? Are you planning a spring break or any other type of travel and will your current policy cover you in those areas?

- Could you be aging off or ineligible to continue coverage under your parent’s policy soon? Most insurance plans have age limits for dependents. Check with your current company and find out what the age or eligibility limitations. Don’t be caught without coverage.

If you have any doubts about the above questions, please check with your current health insurance carrier and get the answers you need so that you can make an informed decision about protecting yourself with medical coverage while undertaking your education. The purpose of student health insurance is to keep students in school so that they can complete their education and move on to careers without incurring huge medical debt.

The College is making available a plan of blanket accident and sickness insurance underwritten by Nationwide Life Insurance Company and administered by Student Assurance Services, Inc.

Get Protection from a Sound, Reliable Insurer with Reasonable Rates

www.sas-mn.com

Scan for a direct link to Student Assurance Services, Inc. Website

SAS Plan Number 31-61-0028-029-602-3