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 Student Assurance Services, Inc.?

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 09-13-2015. 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 09-13-2015.

Students may enroll dependents on a voluntary basis any time prior to the coverage period effective date through the end of the enrollment period deadline date 09-13-2015.

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?

Annual Accident & Sickness 08-16-2015 to 08-15-2016

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<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Student</td>
<td>$ 1,717</td>
</tr>
<tr>
<td>Spouse</td>
<td>$ 1,717</td>
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<tr>
<td>Each Child</td>
<td>$ 1,717</td>
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Premium includes an administrative fee charged by the College and an agent service fee.

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

BENEFITS SUMMARY

<table>
<thead>
<tr>
<th>Policy Maximum Benefit</th>
<th>Unlimited</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td></td>
</tr>
<tr>
<td>In-Network - $50 person per condition</td>
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<tr>
<td>Out-of-Network - $300 person per condition</td>
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<table>
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<tr>
<th>Insured Percent - Plan pays</th>
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<tbody>
<tr>
<td>The plan is responsible for paying the insured percent of 80% for the In-Network preferred allowance or 60% for the Out-of-Network reasonable &amp; customary charge; when the insured pays $6,350 per person or $12,700 family in In-Network out-of-pocket covered expenses, the plan then pays 100% for the In-Network preferred allowance for the remainder of the policy period; Out-of-Network, elective, and non-covered expenses do not apply to the out-of-pocket maximum</td>
</tr>
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<tr>
<th>Inpatient Hospital Room and Board</th>
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</thead>
<tbody>
<tr>
<td>In-Network or 60% Out-of-Network; benefit is payable up to the semi-private room rate; after $500 copay per confinement</td>
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</table>

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<tr>
<th>Inpatient Hospital Miscellaneous</th>
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<tbody>
<tr>
<td>80% In-Network or 60% Out-of-Network</td>
</tr>
</tbody>
</table>

Surgical Treatment

Outpatient Physician Visits

Outpatient Emergency Room

Outpatient Prescription Drugs

30-day supply per prescription

80% of reasonable & customary charges, after $25 copay per generic drug, $50 copay per preferred brand drug, or $50 copay per non-preferred brand drug; copay is applied when a claim is submitted for payment

Intercollegiate Sports Injuries

Benefits are payable as any other injury

The Participating Provider Network is PHCS by MultiPlan, Inc. - www.multiplan.com

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

Nurse Line*

The program provides free nurse consultation services at Ask Mayo Clinic.

Online Services

Students can view eligibility and claims, make premium payments, order an ID card, complete a claim form, obtain 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.

*This program is not underwritten by Nationwide Life Insurance Company, but provided by an independent vendor and is included if students participate in the plan.
Dear Parents and Students:

We believe access to health care through affordable insurance to be critical to students’ academic success and well-being. We are committed to ensuring the availability of basic health care 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 are 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.

Get Protection from a Sound, Reliable Insurer with Reasonable Rates

www.sas-mn.com

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.

The health benefits available to you provide important protection in the case of illness or injury. Choosing health coverage is an important decision. To help you make an informed decision, your plan makes available a summary of benefits and coverage, which summarizes important information about the health coverage in a standard format, to help you compare options. The Summary of Coverage form is available on the website at www.sas-mn.com. A paper copy is also available, free of charge, by calling 1-800-328-2739 (a toll free number).