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 registered international students and scholars, international faculty, and visiting international high school students holding non-immigrant visas, 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?

Students are required to purchase the insurance plan at registration.

Students may enroll dependents in the plan on a voluntary basis at any time prior to the coverage period effective date through the end of the enrollment period deadline date. Coverage becomes effective on the date the coverage period begins or the date after the premium payment is received, whichever is later.

To enroll dependents download and print an enrollment form on website www.sas-mn.com. Return it with a check or money order made payable to or complete credit card information:

P.O. Box 196 • Stillwater, MN 55082-0196

Where Can I Obtain More Information About The Plan?

Students may view or print a detailed brochure from our website www.sas-mn.com at any time prior to enrollment.

How Do I Enroll?

Students may enroll at registration.

To enroll dependents download and print an enrollment form on website www.sas-mn.com. Return it with a check or money order made payable to or complete credit card information:

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What Is The Cost Of The Plan?

Annual Premium

<table>
<thead>
<tr>
<th></th>
<th>08-05-2015 to 08-04-2016</th>
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<tbody>
<tr>
<td>Student and Scholars</td>
<td>$1,427</td>
</tr>
<tr>
<td>Spouse</td>
<td>$1,427</td>
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<tr>
<td>Each Child</td>
<td>$1,427</td>
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Policy Maximum Benefit

Unlimited

Policy Deductible

None

Insured Percent - Plan pays

The plan is responsible for paying the insured percent of 100% for the In-Network preferred allowance or 80% for the Out-of-Network reasonable & customary charge; when the insured pays out-of-pocket expenses of $3,000 per person or $6,000 family for In-Network or $10,000 per person for Out-of-Network, the plan then pays 100% of the preferred allowance or 100% of reasonable and customary charges for the remainder of the policy period; sports, elective and non-covered expenses do not apply to out-of-pocket.

Inpatient Hospital Room and Board

100% In-Network or 80% Out-of-Network; benefit is payable up to the semi-private room rate

Inpatient Hospital Miscellaneous

100% In-Network or 80% Out-of-Network

Surgical Treatment

100% In-Network or 80% Out-of-Network

Outpatient Physician Visits

100% In-Network, after $25 copay per visit; or 80% Out-of-Network

Outpatient Emergency Room

100% In-Network or 100% Out-of-Network; after $100 copay per visit; copay is waived if admitted

Outpatient Prescription Drugs

30-day supply per prescription

$15 copay per generic drug, $30 copay per preferred brand drug; $50 copay per non-preferred brand drug; benefits are payable when prescriptions are filled at an In-Network pharmacy only; the pharmacy network is Catamaran; visit their website at www.myCatamaranRx.com or call (855) 312-8439

Intercollegiate Sports Coverage

This plan pays benefits for sports injuries the same as any injury

Diagnostic, X-ray and Lab Services

100% In-Network or 80% Out-of-Network


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 detailed brochure on our website www.sas-mn.com before deciding to purchase this coverage.

Additional Programs and Services Offered

Travel Assistance* Global Emergency Services program is provided by Scholastic Emergency Services. The program provides 24-hour assistance whenever the student travels more than 100 miles away from their permanent residence, campus location or in another country. International students are eligible for services both on and away from campus.

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

Student Health Center (SHC) Covered services received at SHC are paid at 100% charges incurred, after any copay. Check with your SHC to verify the services offered.

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.

* These programs are not underwritten by Nationwide Life Insurance Company, but provided by independent vendors and are included if students participate in the plan.
Dear International Students and Scholars:

Healthcare in the United States is most likely very different than it is in your home country. It is important that you learn about healthcare in the United States before you become sick or injured. We can assist you by answering your health insurance questions so you will be better prepared if medical care is needed.

We believe access to healthcare 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 on to careers without incurring huge medical debt.

Please review the enclosed summary of the health insurance offered through your University. This plan meets or exceeds the school or government requirements for international students and scholars. A complete description of the plan benefits, exclusions, and limitations can be found at www.sas-mn.com under “Find My School.”

The University is making available a plan of blanket accident and sickness insurance underwritten by Nationwide Life Insurance Company and administered by Student Assurance Services, Inc. This is a non-renewable term policy.

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).

Get Protection from a Sound, Reliable Insurer with Reasonable Rates

www.sas-mn.com