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 full-time undergraduate students enrolled in 12 credit hours or more per semester are eligible to enroll in the plan. Dependent coverage is not available under this plan.

When Can I Enroll?

All students are automatically enrolled in the insurance plan at registration and the premium is added to the student's account. Students who have other comparable health insurance may waive coverage.

How Do I Waive Coverage?

If students have other comparable medical coverage and wish to waive coverage, a waiver form must be completed and returned to the College no later than **August 01, 2015**.
Students who do not return a completed waiver form will be enrolled in the student health plan.

Where Can I Obtain More Information About the Plan?

Students may view or print a detailed brochure from 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 Premium 08-01-2015 to 07-31-2016
Student Only	$1,350

Student premium includes an administrative fee charged by the College and an agent service fee.
No dependent coverage is available under this plan.
Additional premium information can be viewed by visiting the website at **www.sas-mn.com**.

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BENEFITS SUMMARY

Policy Maximum Benefit	**Unlimited**
Policy Deductible	**In-Network** - $300 per person, per condition **Out-of-Network** - $600 per person, per condition
Insured Percent - Plan pays	The plan is responsible for paying the insured percent 80% for the In-Network preferred allowance or 60% for the Out-of-Network reasonable & customary charge; when the insured pays $6,350 per person for 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, sports, non-covered expenses or elective services do not apply to the out-of-pocket maximum
Inpatient Hospital Room and Board **Inpatient Hospital Miscellaneous**	80% In-Network or 60% Out-of-Network; benefit is payable up to the semi-private room rate; after $500 copay per confinement
Inpatient Physician Visits	80% In-Network or 60% Out-of-Network
Surgical Treatment	80% In-Network or 60% Out-of-Network
Outpatient Physician Visits	80% In-Network or 60% Out-of-Network; after $40 copay per visit
Outpatient Emergency Room	80% In-Network or 80% Out-of-Network; after $200 copay per visit; copay is waived if admitted
Outpatient Prescription Drugs 30-day supply per prescription	80% reasonable and customary charges; after a $25 copay per generic drug, or $50 copay per preferred brand drug; $50 copay per non-preferred brand drug; copay is applied when a claim is submitted for payment
Intercollegiate Sports Injuries	Benefits are payable the same as any injury
Diagnostic Xray and Lab Services	80% In-Network or 60% Out-of-Network

The Preferred Provider Network is First Health - **www.firsthealth.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 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 the permanent residence, campus location or in another country.

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**.

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

Tabor College
2015-2016

Dear 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 health insurance plan that will help eliminate obstacles that may impede the student's academic goals. It is important that you consider this student health insurance plan or one of your own choice.

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.

STUDENT ASSURANCE SERVICES INCORPORATED

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. 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).

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

ACCIDENT AND SICKNESS INSURANCE

For Students Attending

TABOR COLLEGE

Hillsboro Campus

2015-2016

Administered by

STUDENT ASSURANCE SERVICES INCORPORATED

www.sas-mn.com

Underwritten by
NATIONWIDE LIFE INSURANCE COMPANY
HOME OFFICE: COLUMBUS, OHIO

Servicing Agent
Chuck Howze
Dissinger Reed
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SAS Plan Number: 15-61-0161-034-651-5