

THE ST. OLAF COLLEGE STUDENT INSURANCE PROGRAM

Plan Overview

■ Plan Benefits

The following expenses will be paid, after the deductible, at 80% of the preferred allowance for Network Providers and 60% of usual & reasonable expenses for Non-Network Providers up to \$50,000 per accident or sickness.

- Physicians Visits
- Outpatient Services including medical emergency, x-rays, lab procedures and miscellaneous tests
- Room & Board
- Hospital Miscellaneous
- Surgery (inpatient & outpatient)
- 24-hour Nurse Advice Line
800-470-2030

Additional plan details are available in the plan brochure at: www.cirstudenthealth.com/stolaf

■ Prescriptions

After a co-payment of \$10.00 for generic or \$20.00 for a brand name drug per prescription, the cost of prescription drugs is paid in full, up to a maximum of \$500.00 per condition. Prescriptions must be filled at a participating pharmacy. To find a participating pharmacy, visit www.medco.com or call 800-400-0136. Students will be given an insurance ID card to show to the pharmacy as proof of coverage.

■ Deductible

- No deductible and no co-pay at the Student Health Service. Services rendered at the Student Health Service are 100% covered by this insurance up to \$250 per academic year.
- In-network outpatient office visits are paid at 100% after a \$20 co-pay (no deductible).
- \$100 deductible per policy year for out of network doctor visits, hospital stays, laboratory tests, etc.

“What should I know about the student insurance program?”

All students attending St. Olaf College are required to participate in the Insurance Plan unless proof of comparable coverage is furnished.

Visit www.stolaf.edu/offices/stuacct/healthinsurance.html to enroll or waive coverage in the student health insurance plan by **July 1, 2010**.

What is a deductible?

It is the amount of expenses that must be paid out of pocket before an insurer will cover any expenses. It's what you pay before the insurance starts covering expenses.

THE ST. OLAF COLLEGE STUDENT INSURANCE PROGRAM

Plan Overview

Visit www.CIRStudentHealth.com/stolaf

- To view complete information about the plan including claims forms, provider network, replacement cards, and more
- Buy insurance coverage for dental, vision, property and more
- Buy international travel insurance coverage
- Get answers to Frequently Asked Questions
- To contact us with specific questions

Cost

The annual premium
is \$744.00 for coverage from
Aug. 15, 2010
to
Aug. 15, 2011.

**“I have questions.
I’m not sure who to call.”**

Call The Student Insurance
Program administrator.

 **Collegiate
Insurance Resources**

1-800-322-9901

www.cirstudenthealth.com/stolaf

The Student Insurance Program is brought to St. Olaf College students by:

The Provider: **USI Affinity Collegiate Insurance Resources**

The Underwriter: **BCS Insurance Company**

The Claims Administrator: **Administrative Concepts, Inc.**

Preferred Provider Network: **Preferred One**


The **Student**
Insurance
Program