

2008 - 2009



Policy No. DSP0003308

THE TEXAS A&M UNIVERSITY SYSTEM GRADUATE STUDENT PLAN

- * Texas A&M University
- * Prairie View A&M University
- * Tarleton State University
- * Texas A&M International University
- * Texas A&M University-Corpus Christi
- * Texas A&M University-Galveston
- * Texas A&M University-Kingsville
- * West Texas A&M University
- * Texas A&M University-Commerce
- * Texas A&M University-Texarkana
- * The Texas A&M University System
Health Science Center

Approved by
The Texas A&M University System

Student Insurance Information Internet Site:
www.TAMUINSURANCE.com

PLAN HIGHLIGHTS

- Coverage anywhere in the world
- \$500,000 in Benefits each Policy Year
- \$3,000 Policy Year Out-of-Pocket maximum (\$6,000 for Family)
- National Preferred Provider Network
- Prescription Drug Card
- Benefits for annual physical exam
- HIPAA Compliant with specific benefit for pre-existing conditions
- Repatriation – Medical Evacuation – Travel Assistance – Accidental Death & Dismemberment Benefits
- Continuation of benefits available for one year
- 100% reimbursement for covered expense at the Student Health Center

HOW DO I ENROLL IN THE STUDENT HEALTH INSURANCE PROGRAM IF I AM NOT AN EMPLOYEE OF THE TEXAS A&M SYSTEM?

1. You may enroll via the Internet at: www.TAMUINSURANCE.com using an electronic check or major credit card.
2. You may complete the attached application, along with your credit card number and expiration date, or you may include a check/money order made payable to:

**STUDENT INSURANCE PLAN
POST OFFICE BOX 189
LIBERTYVILLE, ILLINOIS 60048**

3. You may call us at **(800) 452-5772** and pay by phone.
4. In College Station – You may pay your premium as outlined above, or visit Dunlap Financial Services, 111 East University, Suite 110, College Station, Texas 77840.

We accept American Express, Discover, Mastercard, and Visa credit cards, as well as your personal check.

Detach and keep in your possession.

The Texas A&M University System 2008-2009
Graduate Student Insurance Plan Identification Card

Delos Insurance Company

NOTE: In a life threatening emergency, go to the nearest emergency room for treatment.

Print name and school ID number

This ID card is for identification only. Possession of the card does not guarantee the right to services or other benefits unless the holder is complying with all provisions of the Member Policy and is currently insured on the date of service. Contact the Company to verify coverage.

Notification of Injury or Sickness must be provided to the Company within 30 days after the date of accident or the commencement of Sickness. Bills for which benefit is to be paid must be submitted within 90 days of the date of treatment. Pre-certification is not required.

Policy Number: DSP0003308

\$25 co-pay on physician visits
\$75 co-pay emergency room

Beech Street
A VIANET NETWORK

Direct all claim inquiries and correspondence

to: Administrative Concepts, Inc.

Payor #: 22384

994 Old Eagle School Road, Suite 1005

Wayne, PA 19087-1802

(800) 452-5772 - 7 am-7 pm CST

www.TAMUINSURANCE.com

 **MultiPlan**

Medco Health Prescription Services

\$15/\$25/\$35 Grp # TAMUGRA

www.medcohealth.com

Pharmacy Locations/Questions: (800) 400-0136

THE TEXAS A&M UNIVERSITY SYSTEM GRADUATE STUDENT INSURANCE STUDENT ACCIDENT AND SICKNESS INSURANCE PROGRAM

The following is a brief description of the benefits of the Student Accident and Sickness Insurance Program which has been designed for all graduate students. This plan is underwritten by Delos Insurance Company. The exact provisions governing this insurance are contained in the Master Policy issued to The A&M System by Delos Insurance Company and may be viewed online at www.TAMUINSURANCE.com.

ELIGIBILITY

All Registered and Enrolled A&M System Graduate Students, both employed and not employed by The A&M System, are eligible to enroll in this insurance plan (no minimum hour requirement). Graduate Students who are not employed by The A&M System may enroll through the website, or may enroll by calling (800) 452-5772, or by faxing their completed application, with credit card or check information, to (847) 281-8813, or by completing the application and mailing it along with their premium payment to the Company.

Eligible Graduate Students who enroll may also insure their Dependents. Eligible Dependents are the spouse (residing with the insured student) and unmarried children under 25 years of age, including an unmarried grandchild under 25 years of age. Dependent coverage starts and expires concurrently with that of the Insured student. If the Insured Person is a covered person prior to the moment of birth, the newborn infant will also be covered under the terms of the policy.

Graduate Students Employed by The A&M System (Definition): An individual who receives compensation for services performed for The A&M System, is employed at least 20 hours a week, and is not permitted to be a member of the Teacher Retirement System of Texas because the individual is solely employed by The A&M System in a position that, as a condition of employment, requires the individual to be enrolled as a student in The System in graduate level courses.

Note to Graduate Students employed by The Texas A&M University System:

Graduate Student Employees are not eligible for the State contribution until the first of the month following their first 90 days of employment by The A&M System. Graduate students employed by The Texas A&M University System for longer than 90 days will receive a State contribution towards their premium payment. Premium payment for the first 90 days of employment is their responsibility.

For the first 90 days of employment prior to becoming eligible for the State contribution towards premium payment, employed Graduate Domestic (US) Students may enroll in either the Student Insurance Plan or the Graduate Student Plan. Employed International Students also have the option to enroll in the International Student Plan. All of these insurance plans are outlined on the website www.TAMUINSURANCE.com.

Employed Graduate Students may enroll in the Graduate Student Plan through their Human Resources Office. Graduate Students who wish to enroll in the Student Plan or International Student Plan may use the website www.TAMUINSURANCE.com or may call 800-452-5772.

WEBSITE:
www.TAMUINSURANCE.com

EFFECTIVE AND TERMINATION DATES

The Master Policy on file at The System becomes effective 12:00 a.m., September 1, 2008. Coverage becomes effective on that date or the date application and full premium is received by the Company (or its authorized representative), whichever is later. The Master Policy terminates at 11:59 p.m., August 31, 2009. Coverage terminates on that date, or if paying other than annually, at the end of the period through which premium is paid, whichever is earlier. Dependent coverage will not be effective prior to that of the insured student. Coverage is in force 24 hours a day, anywhere in the world, for the entire term for which premium has been paid.

Benefits are payable under the Policy only for those covered expenses incurred while the Policy is in effect as to the Insured Person. No benefits are payable for expenses incurred after the date the Insurance terminates for the Insured Person.

You must meet the Eligibility Requirements listed in the Eligibility Section. The Company maintains the right to investigate student status and attendance records to verify that Policy eligibility requirements have been met. If the Company discovers that the Policy eligibility requirements have not been met, our only obligation is refund of premium.

Insured Persons entering the armed forces of any country will not be covered under the Policy as of the date of such entry. A pro-rata refund of premium will be made for such person, upon written request received by the company within 90 days of withdrawal from school.

To avoid a lapse in coverage, your premium payment must be received within 14 days after the date your coverage terminates, based on the premium payment method you selected. It is the student's responsibility to make timely renewal payments to avoid a lapse in coverage. The Company will send renewal notices to enrollees prior to the insured's termination date to the address on file with the Company.

NEWBORN CHILDREN

In the event of the birth of a child to an Insured Person, the child will automatically be a covered Dependent from the moment of birth. Coverage will continue for 31 days. Payment to continue coverage must be remitted within 31 days, or the coverage will terminate for that child at the end of the 31 day period.

TERMINATION OF INSURANCE

Benefits are payable under the Policy only for those Covered Expenses incurred while the Policy is in effect as to the Insured Person. No benefits are payable for Expenses incurred after the date the Insurance terminates for the Insured Person, except those shown under Extension of Benefits.

EXTENSION OF BENEFITS

If an Insured Person is totally disabled at the date of discontinuance of the Policy, charges incurred during the of such total disability shall also be included in the term "Expense", but only while they are incurred during the lessor of the duration of such disability or the 90 day period following the discontinuance of the Policy.

CONTINUATION PLAN

If you graduate, leave, or terminate from The System, you may continue to be covered under this plan for the remainder of the Policy Year at premiums shown. If continuous coverage is maintained, you can re-enroll in the insurance plan for one additional Policy Year at a higher premium subject to the terms of the Policy in effect. Request for and payment must be received no later than 31 days prior to the original termination date. Contact the servicing agent for information. Payment for the entire term of coverage must be selected and paid at the time of initial application.

TAMU GSI PLAN SCHEDULE OF BENEFITS

**Deductible, Co-Payment and Co-Insurance apply unless stated otherwise.
Policy Year Maximum - \$500,000 — \$3,000 Policy Year Out-of-Pocket Maximum per Insured (\$6,000 per Family)**

IN NETWORK OUT OF NETWORK

	IN NETWORK	OUT OF NETWORK
1. Deductible: for Insured (not to exceed \$250 per policy year)	\$100/Policy Year	or \$250/Policy Year
2. Deductible: for Family (not to exceed \$750 per policy year)	\$300/family/Policy Year	or \$750/family/Policy Year
3. Student Health Center (deductible waived)	100%	n/a
4. Room and Board	80%	60%
5. Intensive Care	80%	60%
6. Hospital Miscellaneous Charges	80%	60%
7. Dental Accident Expense: \$150 per tooth	80%	60%
8. Nurse Expense	80%	60%
9. Surgical Benefits	80%	60%
10. Assistant Surgeon Benefit: not to exceed 25% of the Paid Surgical Expense	80%	60%
11. Anesthesiology: not to exceed 25% of the Paid Surgical Expense	80%	60%
12. Day Surgery Miscellaneous Charges	80%	60%
13. Emergency Room, \$75 co-pay	80%	60%
14. Substance Abuse and Mental or Nervous Condition Treatment Inpatient: 30 days per Policy Year	80%	60%
15. Substance Abuse and Mental or Nervous Condition Treatment Outpatient: maximum \$2,000 per Policy Year; \$25 co-pay	80%	60%
16. Durable Medical Equipment	80%	60%
17. Laboratory, X-ray; Radiation Therapy; Chemotherapy	80%	60%
18. Doctors Visits, \$25 co-pay	80%	60%
19. Consultant, \$25 co-pay	80%	60%
20. Physiotherapy, following surgery or hospital confinement, \$25 co-pay	80%	60%
21. Ambulance to \$1,000 per trip when due to a medical emergency	80%	60%
22. Well Care: (charges for one office visit to a doctor each Policy Year); \$25 co-pay	80%	60%
23. Pre-existing Condition (Additional benefits may be available for a pre-existing condition. Please review page 9 for information pertaining to Pre-existing Conditions, Creditable Coverage and Continuous Insurance)	80% to \$1,000	60% to \$1,000
24. Pharmacy Benefits		
At Student Health Center, co-pay \$15 per Prescription100% to \$750 per Policy Year	
Medco Outside Student Health Center, co-pay Generic \$15; Brand \$25; Single Source \$35Medco Drug Card to \$3,000 per Policy Year	
(Coverage for contraceptives, including devices, is included.)		

IMPORTANT FOR ANNUAL ENROLLEES WHO ELECT MONTHLY PAYMENT

Monthly payment is available for Policy Year coverage for graduate students who are not employed by the System, but on an AUTOMATIC DEBIT basis only. Students interested in a term other than “policy year” should elect an option for payment other than monthly auto debit. Please note there is no provision for cancellation other than entrance into the Armed Forces. Students who elect monthly payment, whose coverage lapses (because of insufficient funds) during the Policy Year WILL NOT be permitted to continue the monthly payment option, and will be required to wait until the next open enrollment period to reapply for these benefits.

DESCRIPTION OF BENEFITS

PERCENTAGE OF COVERED EXPENSES PAYABLE AND BEECH STREET PREFERRED PROVIDER NETWORK

NOTE: Covered medical Expense incurred at the Student Health Center will be reimbursed at 100%.

Persons insured under this plan may choose to be treated within, or out of, the Beech Street Preferred Provider Network. The Beech Street Preferred Provider Network consists of Hospitals, doctors, and other health care providers who have contracted to provide specific medical care at negotiated prices. Reimbursement rates will vary according to the source of care, as described under the Description of Benefits herein.

In order to use the services of a participating provider, you must present your identification card. Your permanent Identification Card is available through the Student insurance website at www.TAMUINSURANCE.com.

You should always confirm that a Preferred Provider is participating at the time services are required (by asking the provider when you make an appointment for service).

A complete listing of Beech Street participating providers is available on the web at www.TAMUINSURANCE.com or you may call them at (800) 432-1776.

When an Insured Person uses the services of a Beech Street Preferred Provider, the Covered Expenses incurred will be payable at 80% of the Preferred Allowance. However, when treatment is rendered by providers outside the Beech Street Preferred Provider Network, Expenses will be payable at 60% of Reasonable and Customary covered charges, unless medical expenses are incurred outside of the United States.

Assignment of a network doctor does not guarantee eligibility or the right to Student Health Benefits.

PERCENTAGE OF COVERED EXPENSES PAYABLE WHEN OUTSIDE OF THE UNITED STATES

The Beech Street Preferred Provider Network is not available when you are traveling outside of the United States. Covered Medical Expenses will be reimbursed at 80% of the Reasonable and Customary charge. Medical bills need to be submitted in English and in United States currency.

MEDICAL BENEFITS

If an Insured Person incurs expenses while insured under the Policy due to an Injury or a Sickness, the Insurer will pay the covered medical Expenses listed herein. All covered medical Expenses incurred as a result of the same or related cause, including any complications, shall be considered as resulting from one Sickness or Injury. The amount payable for any one Injury or Sickness will not exceed the Policy Year Aggregate Benefit of \$500,000. Benefits are subject to the Deductible amount, Coinsurance, and Maximum Benefits stated in the Schedule of Benefits, specified benefits and limitations set forth under the Coverage Section, the General Policy Exclusions, the Pre-Existing Condition Limitation, and to all other limitations and provisions of the policy.

REFUND OF PREMIUM

Premiums received by Us will be considered fully earned and nonrefundable. Refund of premium will be considered only if the Insured Person enters the Armed Forces.

Those Insured Students withdrawing from school to enter military service will be entitled to a pro-rata refund of premium upon written request, and coverage will end as of the date of such entry.

OUTLINE OF BENEFITS

NOTE: Please refer to the Schedule of Benefits on page 4.

POLICY YEAR Out-of-Pocket Maximum: After the Insured person reaches a \$3,000 Out-of-Pocket Limit per Policy Year (\$6,000 Family), the Insurer pays the Reasonable and Customary Expenses at 100%, up to the applicable policy maximums and limitations. Copayments and amounts above the maximums do not apply toward the Out-of-Pocket Limit.

DEDUCTIBLE - "IN-NETWORK TREATMENT"

A Deductible of \$100 must first be satisfied for each individual per Policy Year (\$300 for Family).

DEDUCTIBLE - "OUT-OF-NETWORK TREATMENT"

A Deductible of \$250 must first be satisfied for each individual, per Policy Year (\$750 for Family).

NOTE: Submit all medical bills so they can be applied toward the deductible. The Deductible is waived for covered medical Expenses incurred at the Student Health Center, and will not exceed \$250 per policy year outside the Student Health Service.

COVERED GENERAL MEDICAL EXPENSES AND LIMITATIONS: Covered Medical Expenses are limited to the Reasonable and Customary Expenses incurred for services, treatments, and supplies listed below. All benefits are per Injury or Sickness unless stated otherwise.

PRE-EXISTING CONDITION: Expenses related to Pre-Existing Conditions are limited to \$1,000 until the limitation period has been satisfied (Additional benefits may be available. Please review Pre-Existing Conditions and Continuous Insurance).

HOSPITAL SERVICES: Inpatient Hospital services and Hospital and Doctor Outpatient services consist of the following: Hospital room and board, including general nursing services; medical and surgical treatment; medical services and supplies; Outpatient nursing services provided by an RN, LPN or LVN; local, professional ground ambulance services to and from a local Hospital for Emergency Hospitalization and Emergency Medical Care; x-rays; laboratory tests; prescription medicines; artificial limbs or prosthetic appliances, including those which are functionally necessary; the rental or purchase, due to medical necessity of Durable Medical Equipment for therapeutic use. The Insurer will not pay for Hospital room and board charges in excess of the prevailing semi-private room rate unless the requirements of Medically Necessary treatment dictate accommodations other than a semi-private room.

SURGICAL EXPENSE: (In or out of hospital) Charges will be payable in accordance with the Schedule of Benefits on page 4.

ANESTHESIA EXPENSE: Service of an anesthetist, not employed or retained by the hospital, up to 25% of the Paid Surgical Expense.

ASSISTANT SURGEON: Services of an assistant surgeon, not employed or retained by the hospital, when required by the hospital, not to exceed 25% of the Paid Surgical Expense.

NURSE EXPENSE: Services of a licensed registered nurse when Medically Necessary during a period of Hospital Confinement.

SUBSTANCE ABUSE AND MENTAL OR NERVOUS CONDITION EXPENSE BENEFIT: While Hospital confined, benefits will be paid (as for any other Sickness) not to exceed 30 days confinement expense per Policy Year. Benefits on an outpatient basis are limited to \$2,000 per Policy Year, subject to a \$25 co-pay for each visit. No other benefits are provided for substance abuse or mental and nervous conditions.

OUTLINE OF BENEFITS (CONTINUED)

SERIOUS MENTAL AND NERVOUS CONDITIONS BENEFIT:

The following coverage is provided for Substance Abuse and Mental or Nervous Conditions:

- 45 days of inpatient care
- 60 visits for outpatient treatment, including group and individual treatment
- Same limits, deductibles, co-payments and coinsurance as for physical illness. Serious Mental and Nervous Conditions are defined as: schizophrenia; paranoid and other psychotic disorders; bipolar disorders (hypomaniac, manic, depressive, and mixed); major depressive disorders (single episode or recurrent); schizo-affective disorders (bipolar or depressive); pervasive developmental disorder; obsessive-compulsive disorders; and depression in childhood and adolescence.

DOCTOR'S EXPENSE, WHEN HOSPITAL CONFINED:

Charges for non-surgical services, limited to one visit per day. Physiotherapy by a licensed physical therapist is included in this benefit.

PRE-ADMISSION TESTING: The above Hospital Services includes payment for outpatient tests performed for a planned preliminary admission as an inpatient for surgery in the same hospital, as long as the surgery is performed within seven (7) consecutive days.

DOCTOR'S EXPENSE, WHEN NOT HOSPITAL CONFINED:

Charges for non-surgical services, including outpatient contraceptive services. Limited to one visit per day. The Deductible will not be applied to Doctor's Expenses benefit. Subject to a \$25 co-pay at time of service.

PHYSIOTHERAPY: A licensed physical therapist for a condition that required surgery or Hospital Confinement, provided such therapy is performed (a) during the 60 day period immediately following surgery or hospital confinement; or (b) during the 60 day period immediately following the attending doctor's approval for physiotherapy. Subject to a \$25 co-payment at time of service.

EMERGENCY ROOM EXPENSE: Charges for emergency outpatient service for Medical Emergency only, unless admitted as an inpatient, subject to a \$75 co-payment.

LABORATORY EXPENSE: Charges for laboratory services.

X-RAY EXPENSE: Charges for diagnostic x-ray services.

RADIATION THERAPY AND CHEMOTHERAPY: Payable at reasonable expenses.

CONSULTANT'S EXPENSE: Charges for the service of a consulting Doctor, when such service is deemed necessary and ordered by the attending doctor for the purpose of confirming or determining a diagnosis, but not for treatment. Subject to a \$25 co-payment.

DENTAL EXPENSE: Up to \$150 per tooth for dental treatment of covered Injury to sound, natural teeth.

AMBULANCE EXPENSES: Up to \$1,000 for ambulance services required due to a Medical Emergency.

WELL CARE: Charges for an annual wellness exam, including cost of pap smear. Laboratory charges related to wellness exam are not covered. A \$25 co-pay will be applied.

PREGNANCY: The Insurer will pay the actual expenses incurred as a result of pregnancy, childbirth, miscarriage, or any complications resulting from any of these. Pregnancy benefits will also cover a period of hospitalization for maternity and newborn infant care for: (a) a minimum of 48 hours of inpatient care following a vaginal delivery; or (b) a minimum of 96 hours of inpatient care following delivery by cesarean section. If the doctor, in consultation with the mother, determines that an early discharge is medically appropriate, the Insurer shall provide coverage for post-delivery care, within the above time limits, to be delivered in the patient's home, or, in a provider's office. The at-home post-delivery care shall be provided by a registered professional nurse, doctor, nurse practitioner, nurse midwife, or doctor assistant experienced in maternal and child health, and shall include: (a) Parental education; (b) Assistance and training in breast or bottle feeding; and (c) Performance of any Medically Necessary and clinically appropriate tests, including the collection of an adequate sample for hereditary and metabolic newborn screening.

PHARMACY BENEFITS

PRESCRIPTION MEDICATION AT STUDENT HEALTH CENTER:

Up to \$750 will be payable per Policy Year. A \$15 co-pay will apply for each 30 day supply, per prescription. Submit pharmacy receipt for reimbursement as outlined under Claims Procedure page. Coverage for prescription contraceptives and devices is included.

MEDCO HEALTH — PRESCRIPTION DRUG CARD

Prescriptions purchased through the Medco Health Network including contraceptive medication, will be covered, subject to the applicable co-payment. For a complete list of pharmacy providers, please visit www.TAMUINSURANCE.com.

NOTE: The prescription drug card benefit is through the MEDCO Pharmacy Program. The MEDCO Pharmacy Network includes national chains such as CVS and Walgreens, as well as local pharmacies. When you need to have a prescription filled, present your insurance ID card at a participating pharmacy. You will pay a co-payment for your medications. The pharmacy will submit additional charges to the Insurance Company. The plan will pay a maximum of \$3,000 per Policy Year towards prescription medication filled through the Medco Pharmacy Benefit. Additional pharmacy benefits at the Student Health Center are shown on the Schedule of Benefits and in the section shown above.

Medco Drug Card co-payments applicable per prescription:

- \$15 generic medication
- \$25 brand medication
- \$35 single source medication

PHARMACY CO-PAY DEFINITIONS

BRAND DRUG: A medication developed by a pharmaceutical company.

GENERIC DRUG: A medication duplicated by another company once the patent expires.

SINGLE SOURCE DRUG: A brand name drug without a generic equivalent.

ADDITIONAL MANDATED BENEFITS

The State of Texas mandates coverage for the following benefits: mammograms; treatment of diabetes, equipment, supplies and outpatient self-management training for the Insured Person and care-taker; formulas necessary for the treatment of pheylketonuria or other heritable diseases; temporomandibular and craniomandibular joint dysfunction; childhood immunizations (not subject to the deductible or coinsurance); minimum of 48 hours hospital stay following mastectomy including initial prosthetic device and reconstructive surgery; prostate cancer screening; screening test for hearing impairment from birth to 30 days old and necessary diagnostic follow-up care through 24 months old (not subject to the deductible); telemedicine and telehealth services; reconstructive surgery for an Insured Person under age 18 to create a normal appearance; colorectal cancer screening; treatment of mental or nervous disorders in a crisis stabilization unit or residential treatment center for a Dependent child the same as if treatment were provided in a hospital; minimum 24 hours hospital stay following a lymph node dissection for treatment of breast cancer; bone mass measurement for the detection of low bone mass in an osteoporosis qualified individual; and therapies and service as a result of and related to an acquired brain injury. Please see the Policy on file with the University for full details. All benefits are subject to the Terms of the Policy.

REPATRIATION OF REMAINS FOR U.S. STUDENTS: If an Insured Person dies, the Insurer will pay the necessary expenses actually incurred, up to \$15,000, for the repatriation of the Insured Person's remains to his/her home residence. This benefit covers the legal minimum requirements for the transportation of the remains. It does not include the transportation of anyone accompanying the body, visitation, or funeral expenses. Any Expenses for repatriation of remains require the Insurer's or the Administrator's prior approval.

REPATRIATION OF REMAINS FOR INTERNATIONAL AND STUDY ABROAD STUDENTS: If an Insured Person dies, the Insurer will pay the necessary expenses actually incurred, up to \$25,000, for the repatriation of the Insured Person's remains to his/her place of residence in their Home Country. This benefit covers the legal minimum requirements for the transportation of the remains. It does not include the transportation of anyone accompanying the body, visitation, or funeral expenses. Any Expenses for repatriation of remains require the Insurer's or the Administrator's prior approval.

MEDICAL EVACUATION FOR INTERNATIONAL AND STUDY ABROAD STUDENTS: If an Insured Person sustains an Injury or suffers a sudden Sickness while traveling outside his/her Home Country, the Insurer will pay the Medically Necessary expenses incurred, up to \$50,000, for a medical evacuation to the nearest Hospital, appropriate medical facility or back to the Insured Person's Home Country. Transportation must be by the most direct and economical route. However, before the Insurer makes any payment, it requires written certification by the attending Doctor that the evacuation is Medically Necessary. Any Expenses for medical evacuation require the Insurer's or the Administrator's prior approval.

BEDSIDE VISITS FOR INTERNATIONAL AND STUDY ABROAD STUDENTS: If the Insured Person is Hospital Confined due to an Injury or Sickness for more than seven (7) days while traveling outside his/her Home Country, the Insurer will pay up to a maximum benefit of \$2,500 for the cost of one economy round-trip air fare ticket to the place of the Hospital Confinement for one person designated by the Insured Person. No benefits are payable unless the trip is approved in advance by the Administrator.

TRAVEL ASSISTANCE FOR ALL STUDENTS

Included in this health insurance program is access to a 24-hour worldwide assistance network for emergency assistance anywhere in the world. Simply call the assistance center collect. The multilingual staff will answer your call and immediately provide reliable, professional and thorough assistance. The following services are included in this Plan:

1. Referral to the nearest, most appropriate medical facility, and/or Provider.
2. Medical monitoring by board certified emergency physicians in the United States.
3. Urgent message relay between family, friends, personal physician, school, and insured.
4. Guarantee of payment to Provider and assistance in coordinating insurance benefits.
5. Arranging and coordinating emergency medical evacuations and repatriations.
6. Emergency travel arrangements for disrupted travel as the consequence of a medical emergency.
7. Referral to legal assistance.
8. Assistance in locating lost or stolen items including lost ticket application processing.

Contact On Call International for any of these services:

Toll Free from U.S. and Canada: 1-800-850-4556, or collect outside the U.S. and Canada, 603-328-1713, 603-898-9159.

www.oncallinternational.com

TRAVEL ASSISTANCE FOR ALL STUDENTS (CONTINUED)

24-HOUR NURSE ADVICE LINE

Wouldn't you feel better knowing you could get health care answers from a Registered Nurse 24 hours a day? Students may utilize the Nurse Advice Line when the school health clinic is closed or anytime they need confidential medical advice. ON CALL provides Members with clinical assessment, education and general health information. This service shall be performed by a registered Nurse Counselor to assist in identifying the appropriate level and source(s) of care for members (based on symptoms reported and/or health care questions asked by or on behalf of Members). Nurses shall not diagnose Member's ailments. Students must be enrolled in the Student Health Insurance Plan in order to be eligible to utilize the Nurse Advice program, which is sponsored by the school. This program gives students access to a toll-free nurse information line 24-hours a day, 7 days a week. One phone call is all it takes to access a wealth of useful health care information at 1-800-850-4556 or collect outside the U.S. and Canada, 603-328-1713.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

When because of an Injury, the Insured Person suffers any of the following Losses within 365 days from the date of the Accident, We will pay as follows:

For Loss of:	Amount
Life	\$5,000
Both hands or both feet or sight of both eyes	\$5,000
One hand and one foot	\$5,000
One hand and sight of one eye	\$5,000
One foot and sight of one eye	\$5,000
One hand or one foot or sight of one eye	\$2,500
Thumb and Index Finger of Either hand	\$1,250

Loss of hands and feet means the loss at or above the wrist or ankle joints. Loss of eyes means total irrecoverable loss of the entire sight. Loss with regards to thumb and index finger means severance through or above metacarpophalangeal joints.

Only one of the amounts named above will be paid for Injuries resulting from any one Accident. The amount so paid shall be the largest amount that applies. This provision does not cover the loss if it in anyway results from:

- (1) Suicide, attempted suicide, or intentionally self-inflicted Injury;
- (2) Physical or mental illness; medical or surgical treatment except treatment that results directly from a surgical operation made necessary solely by an Injury covered by the Policy;
- (3) An infection, unless it is caused solely and independently by a covered Accident;
- (4) Expenses for which a contributing cause was the Insured Person's commission of, or attempt to commit a felony, or for which an Insured Person's engagement in an illegal occupation was the contributing cause; or
- (5) The Insured Person being legally intoxicated or under the influence of any drug unless taken as prescribed by a Doctor.

In addition to the above, this provision is subject to the Exclusions as provided.

PRE-EXISTING CONDITIONS

"Pre-existing Condition" is a Sickness, Injury, or related condition for which a licensed Doctor was consulted; or for which treatment or medication was prescribed within twelve (12) months prior to the Effective Date of the Insured Person's coverage under this Policy.

We will pay a maximum benefit of \$1,000 for Covered Charges incurred by an Insured person for the treatment of a Pre-existing Condition. Charges for the treatment of a Pre-existing Condition in excess of this maximum benefit shall be subject to the following limitations:

PRE-EXISTING CONDITIONS (CONTINUED)

The Pre-existing Condition Waiting Period is twelve (12) months. If an Insured Person receives treatment or service for a Pre-existing Condition: a) We will not pay benefits for such condition until the day after a twelve (12) consecutive month period has passed from the Insured Student's effective date, and b) We will pay only for Loss or expense incurred after such twelve (12) consecutive month period.

This limitation will not apply, if during the period immediately preceding the Insured Person's effective date of coverage under the Policy, the Insured Person was covered under The Texas A&M University System Student or GSI Insurance Plan or The Texas A&M University System employee insurance Plan for 12 months or covered by prior creditable coverage for an aggregate period of 18 months. The Insured Person shall be credited with the time prior creditable coverage was in effect at any time during the 18 months preceding the effective date of coverage.

A period of creditable coverage will be credited if the previous Creditable Coverage was continuous to a date not more than 63 days prior to the Effective date of the new coverage.

Creditable Coverage means coverage under any of the following:

- a) a self-funded or self-insured employee welfare benefit plan that provides health benefits and that is established in accordance with the Employee Retirement Income Security Act of 1974 (29 U.S.C. Section 1001 et seq.);
- b) a group health benefit plan provided by a health insurance carrier or health maintenance organization;
- c) an individual health insurance policy or evidence of coverage;
- d) Part A or Part B of Title XVIII of the Social Security Act (42 U.S.C. Section 1395c et seq.);
- e) Title XIX of the Social Security Act (U.S.C. 1396 et seq.), other than coverage solely of benefits under Section 1928 of that Act (42 U.S.C. Section 1396s);
- f) Chapter 55, Title 10, United States Code (10 U.S.C. Section 1071 et seq.);
- g) a medical care program of the Indian Health Service or of a tribal organization;
- h) a state health benefits risk pool;
- i) a health plan offered under Chapter 89, Title 5, United States Code (5 U.S.C. Section 8901 et seq.);
- j) A public health plan. A public health plan means any plan established or maintained by a State, the U.S. government, a foreign country, or any political subdivision of a State, U.S. government, or a foreign country that provides health coverage to individuals who are enrolled in this plan, as defined in 45 C.F.R. Sec. 146.113, authorized by the Public Services Act, 42 U.S.C. Sec. 300 gg(c)(1)(l);
- k) a health benefit plan under Section 5(e), Peace Corps Act (22 U.S.C. Section 2504(e))
- l) any other creditable coverage as defined by subsection (c) of Section 2701 of Title XXVII of the federal Public Health Services Act (42 U.S.C. Sec 300gg (c)).

DEFINITIONS

"Accident" means a specific unforeseen event, which happens while the Insured Person is covered under this Policy and which directly, and from no other cause results in an Injury.

"Coinsurance" means the percentage of Reasonable and Customary Expenses for which Insured Person is responsible for a covered service.

DEFINITIONS (CONTINUED)

“Covered Charge” or **“Expense”** as used herein means those charges for any treatment, services, or supplies that are: a) for Network Providers, not in excess of the Preferred Allowance; b) for Non-Network Providers, not in excess of the Reasonable and Customary Expenses; c) not in excess of the charges that would have been made in the absence of this insurance except for institutions, controlled or owned by state and/or local governments, which provide services to indigent and non-indigent patients; and d) incurred while this Policy is in force as to the Insured Person except with respect to any expense payable under the Extension of Benefits Provision.

“Deductible” means the amount of Expenses for covered services and supplies which must be incurred by the Insured Person before specified benefits become payable.

“Doctor” as used herein means: a) a legally qualified Doctor licensed by the state in which he or she practices; or b) a practitioner of the healing arts performing services within the scope of his or her license as specified by the laws of the state of residence of such practitioner; or c) a certified nurse midwife while acting within the scope of the certification.

“Domestic Student” is a student classified as a United States Citizen or eligible Non-Citizen (Permanent Resident or Refugee).

“Elective Treatment” means medical treatment which is not necessitated by a pathological change in the function or structure in any part of the body occurring after the Insured Person’s Effective Date of coverage. Elective Treatment includes, but is not limited to: tubal ligation; vasectomy; sexual reassignment surgery; impotence (organic or otherwise); submucous resection and/or other surgical correction for deviated nasal septum, other than necessary treatment of covered chronic purulent sinusitis; treatment for weight reduction; infertility; complications arising from cosmetic surgery; circumcision; bunions; hammertoes; and impacted toenails. Elective Treatment includes breast reduction and breast implants except for breast reconstruction following a mastectomy as provided for in the Breast Reconstruction Expense Benefit. Elective Treatment includes immunizations except for childhood immunizations as provided for in the Childhood Immunizations Expense Benefit.

“Experimental or Investigational Care” means a service or supply; a) that We, in Our discretion, determine is not commonly and customarily recognized as being safe and effective for the particular diagnosis/treatment; or b) which requires approval by any governmental authority and such approval has not been granted before the service or supply is furnished.

We may rely upon the advice of medical consultants and commonly recognized national medical organizations in determining which services or supplies are experimental or investigational.

“Home Country” means the country from which the Insured Person holds a passport. Where the Insured Person holds more than one passport, the Home Country will be the country that the Insured Person has declared with the Company.

“Hospital” means a facility which meets all of these tests:

- a) it provides inpatient services for the care and treatment of injured and sick people; and
- b) it provides room and board services and nursing services 24 hours a day; and
- c) it has established facilities for diagnosis and major surgery (except for a mental institution that contracts with a Hospital for major surgery); and
- d) it is supervised by a Doctor; and
- e) it is run as a Hospital under the laws of the jurisdiction in which it is located.

Hospital does not include a place run mainly: (a) for alcoholics or drug addicts;

(b) as a convalescent home; (c) as a nursing or rest home; or (d) as a hospice facility.

DEFINITIONS (CONTINUED)

“Hospital Confinement” means a stay of 18 or more consecutive hours as a resident bed-patient in a Hospital.

“Injury” means bodily injury caused by an Accident which is the sole cause of the Loss. All injuries due to the same or a related cause are considered one Injury.

“Insured Person” means an Insured Student and his or her covered Dependent(s) while insured under this Plan.

“Insured Student” means a student of the Policyholder who is eligible and insured for coverage under this Plan.

“International Student” is a student classified as a Non-Immigrant and who has not been granted permanent residency status in the United States. For example, students holding visa types: “F” (Student), “J” (Exchange Visitor), “B” (Tourist), or “A” (Diplomat).

“Loss” means medical expense covered by this Policy as result of Injury or Sickness as defined in this Policy and other expenses as specifically covered.

“Medical Emergency” means the unexpected onset of an Injury or Sickness which manifests itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, who possess an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in: a) placing the health of the individual in serious jeopardy; b) serious impairment to bodily functions; c) serious dysfunction of any bodily organ or part; d) serious disfigurement; or e) in the case of a pregnant woman, serious jeopardy to the health of the fetus. A Medical Emergency does not include elective or routine care.

“Medically Necessary” means that a service or supply is necessary and appropriate for the diagnosis or treatment of a Injury or Sickness based on generally accepted current medical practice. A service or supply will not be considered as Medically Necessary if: a) it is provided only as a convenience to the Insured Person or provider; b) it is not the appropriate treatment for the Insured Person’s diagnosis or symptoms; or c) it exceeds (in scope, duration or intensity) that level of care which is needed to provide safe, adequate, and appropriate diagnosis or treatment. The fact that any particular Doctor may prescribe, order, recommend, or approve a service or supply does not, of itself, make the service or supply Medically Necessary.

“Network Providers” are Doctors, Hospitals, and other healthcare providers who have contracted to provide specific medical care at negotiated prices.

“Non-network Providers” have not agreed to any pre-arranged fee schedules.

“Preferred Allowance” means the amount a Network Provider will accept as payment in full for Covered Charges.

“Reasonable and Customary Expenses” means fees and prices generally charges within the locality where performed for Medically necessary services and supplies required for treatment of cases of comparable severity and nature.

“Sickness” means sickness or disease which is the sole cause of the Loss. Sickness includes both normal pregnancy and Complications of Pregnancy. All sicknesses due to the same or related cause are considered one Sickness.

“We”, “Us”, and “Our” means Delos Insurance Company.

“You” and “Your” mean the Insured Person.

DETERMINING REASONABLE EXPENSES

Expenses incurred within the PPO Network are based upon negotiated fee schedules with providers. Reasonable Expenses incurred outside of the PPO Network will be based on the Ingenix survey of prevailing fees, valued at the 70th percentile, in the area where the service is provided.

SUBROGATION

If We pay covered Expenses for an Accident or Injury You incur as a result of any act or omission of a third party, and You later obtain recovery from the third party, You are obligated to reimburse Us for the amount recovered, up to the amount of your benefits We have paid under this plan. We may also take subrogation action directly against the third party. Our Reimbursement and Subrogation rights are subject to deduction for the pro-rata share of Your costs, disbursements and reasonable attorney fees. You must cooperate with and assist Us in exercising Our rights under this provision and do nothing to prejudice Our rights.

EXCLUSIONS AND LIMITATIONS

Unless specifically provided for elsewhere under the Policy, the Policy does not cover loss caused by, or resulting from, nor is any premium charged for, any of the following:

1. Services normally provided without charge by the Policyholder's student health service center, infirmary, or Hospital, or by Health Care Providers employed by the Policyholder;
2. Preventative medicines, serums, immunizations, or vaccines, except as specifically provided;
3. Organ transplants, except as specifically provided;
4. Pre-existing Conditions as defined in this Policy;
5. Nonprescription drugs or medicines, except for insulin;
6. Injury sustained or Sickness contracted while in service of the Armed Forces of any country, except as specifically provided. Upon the Insured Person entering the Armed Forces of any country, We will refund the unearned pro-rata premium to such Insured Person;
7. Illness, Accident, treatment or medical condition arising out of the play or practice of or traveling in conjunction with interscholastic sports, intercollegiate sports, intercollegiate club sports, and professional sports;
8. Cosmetic surgery, except as the result of covered Injury occurring while this Policy is in force as to the Insured Person. This exclusion shall also not apply to cosmetic surgery which is reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection, or other disease of the involved body part, reconstructive surgery because of congenital disease or anomaly of a covered Dependent newborn child;
9. Illness, Accident, treatment, or medical condition arising out of hang-gliding, skydiving, glider flying, parasailing, bungee jumping, parachuting or bungi-cord jumping;
10. Injury or Sickness for which benefits are paid under any Workers' Compensation or Occupational Disease Law;
11. Expense incurred as the result of dental treatment, except as provided in the Sickness Dental Expense Benefit, if included in this Policy. This exclusion does not apply to treatment resulting from Injury to natural teeth;
12. Expense incurred after the date insurance terminated for an Insured Person except as may be specifically provided in the Extension of Benefits Provision, when applicable;
13. Injury or Sickness resulting from declared or undeclared war; or any act thereof;
14. Charges for treatment of any Injury or Sickness due to an Insured Person's commission of, or attempt to commit a felony, or a crime which would be considered a felony if prosecuted;
15. Injury due to participation in a riot;
16. Charges for which Insured Person's have no legal obligation to pay in absence of this or like coverage;
17. For services or supplies rendered by a close relative of the Insured Person. By "close relative" We mean an Insured Person's spouse, children, parents, brother, and sisters.
18. Personal hygiene/convenience items; telephone consultations, missed appointments, photocopies or medical records, or completion of claim forms; expenses incurred for custodial care or services not needed to diagnose or treat an Injury or Sickness, including but not limited to services related to the activities of daily living;

EXCLUSIONS AND LIMITATIONS (CONTINUED)

19. Expenses incurred in connection with family planning, the enhancement of fertility, fertility tests, correction of infertility, artificial insemination, and services or supplies for inducing conception;
20. Expenses incurred in connection with a voluntary sterilization procedure or any sterilization reversal process;
21. Expense incurred for eye examinations, or prescriptions, eyeglasses, and contact lenses (except for sclera shells which are intended for use of corneal bandages), including eye refractions, vision therapy, multiphasic testing, radial keratotomy, hearing aids, or supplies related thereto or Lasik or other vision procedures except as required for repair caused by a covered Injury;
22. Well baby care, including routine exams and immunizations, except as specifically provided;
23. Routine periodical physical examinations and routine chest x-rays, except as specifically provided;
24. Treatment provided in a government Hospital unless there is a legal obligation to pay such charges in the absence of insurance;
25. Expenses for any service or supply not specified in this Policy as a covered service;
26. An amount of a charge in excess of the Reasonable and Customary Expense;
27. Elective Treatment or elective surgery, except as specifically provided;
28. Services not Medically Necessary;
29. Accident occurring in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a scheduled airline maintaining regular published schedules on a regularly established route;
30. Treatment of mental or nervous disorders except as specifically provided;
31. Treatment of alcohol and substance abuse except as specifically provided;
32. Suicide, attempted suicide, or intentionally self-inflicted injury, whether sane or insane;
33. Injuries incurred by the Insured Person while intoxicated or under the influence of any drug unless taken as prescribed by a Doctor;
34. Expense incurred for: tubal ligation; vasectomy; breast implants; breast reduction; sexual reassignment surgery; impotence (organic or otherwise); non-prescription birth control; submucosa resection and/or other surgical correction for deviated nasal septum, other than for required treatment of acute purulent sinusitis; circumcision; gynecomastia; hirsutism;
35. Medicines not taken in the dosage or the purpose prescribed by the Insured Person's Doctor;
36. Expenses incurred for any experimental drug or drug combination which the Federal Food and Drug Administration (FDA) has not approved for any indication, or for any drug which the FDA has determined to be contraindicated for a particular condition;
37. Testing, treatment, or services for any condition in the absence of Sickness or Injury except as specifically provided;

COORDINATION OF BENEFITS

The Policy will coordinate benefits as outlined in the Master Policy.

CONTINUOUS INSURANCE

Persons who have remained continuously insured under the Policy, and have prior creditable coverage, will be covered for a Pre-existing Condition that originated while so continuously insured, provided continuous insurance is maintained.

Previously Insured persons who are re-enrolled for coverage within 63 days of termination of prior coverage, will have maintained continuous coverage. A person who is not so re-enrolled will have a break in continuous insurance and will not be covered for any Pre-existing Condition that originated before or during such break.

CONTINUOUS INSURANCE (CONTINUED)

The total benefits payable under the Policy, for any one Injury or Sickness, shall not exceed the "specified" Maximum Benefit amounts.

"Prior Plan" means the group or blanket accident and sickness Student Health Insurance policy or policies issued to the Policyholder immediately before the current Policy.

"Injury" or **"Sickness"** shall include an Injury sustained, or a Sickness first manifesting itself, while the Insured Person is continuously insured under the Prior Plan and became insured under this Policy without a break in coverage.

No Benefits shall be payable for such Injury or Sickness to the extent that such benefits are payable under the Prior Plan for the same expenses. This will apply even though the Prior Plan provided that it will not duplicate the benefits under another Policy.

Previously insured Eligible Students and Dependents must re-enroll for coverage within 30 days of the end of the prior coverage in order to avoid a break in the coverage for conditions which existed in prior Policy Years. Nothing contained herein shall be held to vary, alter, waive, or extend any of the provisions, exclusions, and other terms of this Policy, except as provided above.

HOW DO I OBTAIN MY IDENTIFICATION CARD?

1. You may detach and retain the temporary Identification Card provided on the brochure.
2. You may obtain your permanent Identification Card on the Internet at www.TAMUINSURANCE.com Click on "Print ID Card". You will need to provide your name, student identification number, and your birth date. If you experience any difficulty, please call us at (800) 452-5772.
3. You may call (800) 452-5772 and request that your permanent Identification Card be mailed to you.

HOW DO I FILE MY CLAIM UNDER THE STUDENT INSURANCE PROGRAM?

1. Secure the necessary medical treatment. A listing of Preferred Providers is available at: www.TAMUINSURANCE.com
2. Obtain itemized bills from your doctor or provider.
3. Complete a claim form. A claim form is available at: www.TAMUINSURANCE.com

If your provider has already mailed the bills to the Claims Administrator, you may complete the claim form and email it to the Claims Administrator. If you have not yet mailed the medical bills to the Claims Administrator, print a claim form, complete it, and mail the completed claim form along with your medical bills to the Claims Administrator at:

Administrative Concepts, Inc.
994 Old Eagle School Road, Suite 1005
Wayne, PA 19087-1802
(800) 452-5772

Written notice of claim must be given within 30 days after the occurrence, or commencement of any loss covered by the Policy. Bills for which benefit is to be paid must be submitted within 90 days of the date of treatment.

4. Any additional medical bills submitted for reimbursement by the Claims Administrator must show your name, student identification number, name of college or university, and description of medical condition.

Only one claim form, per condition, needs to be completed.

You may check the status of a claim you have already filed at: www.TAMUINSURANCE.com and click "Check Claims Online". (If you experience difficulty retrieving your records please call 800-452-5772.)

HOW CAN I RECEIVE ASSISTANCE WITH A QUESTION OR PROBLEM?

Please call the Administrator, at (800) 452-5772, Monday through Friday, between the hours of 9:00 a.m. to 5:00 p.m. Central Time, or email us: office@AIPIInternational.com. We appreciate hearing from you with your comments, questions, and concerns.

COMPLAINT RESOLUTION

Insured Persons, Preferred Providers, Non-Preferred Providers, or their representatives with questions or complaints, may call the Customer Service Department at (800) 452-5772. If the question or complaint is not resolved to the satisfaction of the complainant, the complainant may submit a written request to the Claims Review Committee, which will make a thorough investigation and respond to the complainant in a timely manner. The Company will not retaliate against the complainant because of the complaint.

Any provision of the Policy, or the brochure, which is in conflict with the statutes of the state in which the Policy is issued, will be administered to conform with the requirements of the state statutes.

Please keep this brochure as a general summary of the insurance. The Master Policy contains all of the provisions, limitations, exclusions and qualifications, of your insurance benefits, some of which may not be included in this brochure. If any discrepancy exists between the brochure and the Policy, the Master Policy will govern and control the payment of benefits. This brochure is based on Policy DSP0003308.

NOTE: This coverage is transferable between schools within The Texas A&M University System.

Your Representative in College Station:

Mr. Allan Dunlap

111 East University Drive, Suite 110
College Station, Texas 77840
(979) 260-9632

* * * * *

Medical Benefits Underwritten By:



DELOS
INSURANCE

Delos Insurance Company

Claims should be mailed to:
Administrative Concepts, Inc.
994 Old Eagle School Road, Suite 1005
Wayne, PA 19087-1802
(800) 452-5772

* * * * *

Direct All Inquiries To:



ASSOCIATED
INSURANCE PLANS
INTERNATIONAL, INC.

Post Office Box 189, Libertyville, Illinois 60048
(800) 452-5772 • FAX (847) 281-8813
(e-mail) office@AIPIInternational.com
Visit us and **enroll on the Web** at:
www.TAMUINSURANCE.com

HIPAA NOTICE OF PRIVACY PRACTICES FOR PERSONAL HEALTH INFORMATION
THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND
HOW YOU CAN GET ACCESS TO THIS INFORMATION.

PLEASE REVIEW IT CAREFULLY.

This is your Health Information Privacy Notice from DELOS INSURANCE COMPANY (referred to as We or Us). This notice is effective April 14, 2003. This notice provides you with information about the way in which We protect Personal Health Information ("PHI") that We have about you. PHI includes individually identifiable information which relates to your past, present or future health, treatment or payment for health care services. This notice also explains your rights with respect to PHI. The Health Insurance Portability and Accountability Act ("HIPAA") requires Us to: Keep PHI about you private; provide you this notice of our legal duties and privacy notices with respect to your PHI; and follow the terms of the notice that are currently in effect.

Use and Disclosure of PHI

We obtain PHI in the course of providing and/or administering health insurance benefits for you. In administering your benefits, We may use and/or disclose PHI about you and your dependents. The following are some examples, however, not every use or disclosure in a category will be listed:

For Health Care Payment Purposes: For example, We may use and disclose PHI to administer and process payment of benefits under your insurance coverage, determine eligibility for coverage, claims or billing information, conduct utilization reviews, or to another entity or health care provider for its payment purposes.

For Health Care Operations Purposes: For example, We may use and disclose PHI for underwriting and rating of the plan, audits of your claims, quality of care reviews, investigation of fraud, care coordination, investigate and respond to complaints or appeals, provider treatment review and provision of services.

For Treatment Purposes: For example, We may use and disclose PHI to health care providers to assist in their treatment of you. We do not provide health care treatment to you directly.

For Health Services: For example, We may use your medical information to contact you to give you information about treatment alternatives or other health related benefits and services that may be of interest to you as part of large case management or other insurance related services.

For Data Aggregation Purposes: For example, We may combine PHI about many insureds to make plan benefit decisions, and the appropriate premium rate to charge.

To You About Dependents: For example, We may use and disclose PHI about your dependents for any purpose identified herein. We may provide an explanation of benefits for you or any of your dependents to you.

To Business Associates: For example, We may disclose PHI to administrators who are contracted with Us who may use the PHI to administer health insurance benefits on our behalf and such administrators may further disclose PHI to their contractors or vendors as necessary for the administration of health insurance benefits.

If your state has adopted a more stringent standard regarding any of the above uses or disclosures of your PHI, those standards will be applied.

Additional Uses or Disclosures. We may also disclose PHI about you for the following purposes: To comply with legal proceedings, such as a court or administrative order, subpoena or discovery requests. To law enforcement officials for limited law enforcement purposes. To a family member, friend or other person, for the purpose of helping you with your health care or with payment for your health care, if you are in a situation such as a medical emergency and you cannot give your agreement to the Plan to do this. To your personal representatives appointed by you or designated by applicable law. For research purposes in limited circumstances. To a coroner, medical examiner, or funeral director about a deceased person. To an organ procurement organization in limited circumstances.

To avert a serious threat to your health or safety or the health or safety of others. To a governmental agency authorized to oversee the health care system or government programs. To the Department of Health and Human Services for the investigation of compliance with HIPAA or to fulfill another lawful request. To federal officials for lawful intelligence, counterintelligence, national security purposes and to protect the president.

To public health authorities for public health purposes. To appropriate military authorities, if you are a member of the armed forces. In accordance with a valid authorization signed by you.

Your Rights Regarding PHI That We Maintain About You

You have various rights as a consumer under HIPAA concerning your PHI. You may exercise any of these rights by writing to Us in care of Associated Insurance Plans International, Inc., Post Office Box 189, Libertyville, IL 60048, Attn: HIPAA Privacy Office.

You have the right to inspect and copy your PHI. If you request a copy of the information, We may charge a fee for the costs of copying, mailing or other supplies associated with your request. You have the right to ask Us to amend the PHI that is contained in a "designated record set", e.g., information used to make enrollment, eligibility, payment, claims adjudication and other decisions. You have the right to request an amendment for as long as we maintain the PHI. Requests must be made in writing and include the reason for the request. We may deny the request if the PHI is accurate and complete or if we did not create the PHI. You have the right to request a list of our disclosures of the PHI. Your request must state a time period, may not include dates before April 14, 2003 and may not exceed a period of six years prior to the date of your request. If you request more than one list in a year, We may charge you the cost of providing the list. We will notify you of the cost and you may withdraw or modify your request before any costs are incurred. Any list of disclosures provided by Us will not include disclosures made for payment, treatment or healthcare operations; made to you or persons involved in your care; incidental disclosures, authorized disclosures, for national security or intelligence purposes or to correctional institutions. You have the right to request to restrict the way We use or disclose PHI regarding treatment, payment or health care operations. You also have the right to request to restrict the PHI We disclose about you to someone who is involved in your care or the payment for your care. We are not required to agree to your request. If We do agree, We will comply with your request unless the information is needed to provide you emergency treatment. Your request must be in writing and state (1) what information you want to restrict; (2) whether you want to restrict our use, disclosure or both; and (3) to whom you want the restrictions to apply. Uses and disclosures of your PHI, other than those listed above, require prior written authorization from you. You may revoke that authorization at any time by writing to Us at the address at the end of this notice. You have the right to request that We communicate personal information to you in a certain way or at a certain location. Your request must specify how or where you wish to be contacted. We will comply with reasonable requests. You have the right to a paper copy of this notice. You may ask us to give you a copy of this notice at any time. Even if you have agreed to receive this notice electronically, you are still entitled to a paper copy of this notice upon request. You may request a paper copy of this notice by calling Us at 800-452-5772 or submitting the request to DELOS INSURANCE COMPANY, c/o Associated Insurance Plans International, Inc., Post Office Box 189, Libertyville, IL 60048, Attn: HIPAA Privacy Office.

Complaints

If you believe your privacy rights have been violated, you may file a complaint with Us. When filing a complaint, include your name, address and telephone number and We will respond. All complaints must be submitted in writing to DELOS INSURANCE COMPANY, c/o Associated Insurance Plans International, Inc., Post Office Box 189, Libertyville, IL 60048, Attn: HIPAA Privacy Office. You may also contact the Secretary of the Department of Health and Human Services. You will not be retaliated against for filing a complaint.

Changes To This Notice

We reserve the right to modify this Privacy Notice and our privacy policies at any time. If We make any modifications, the new terms and policies will apply to all PHI before and after the effective date of the modifications that We maintain. If We make material changes, We will send a new notice to insureds. If you have any questions regarding this notice, please call 800-452-5772 or send your written questions to the address at the end of this notice. Please include your name, the name of your insurance plan, your policy/ID number or copy of ID card, your address and telephone number and We will respond.

ALL QUESTIONS AND REQUESTS REGARDING YOUR RIGHTS UNDER THIS NOTICE SHOULD BE SENT TO:
DELOS INSURANCE COMPANY
c/o Associated Insurance Plans International, Inc.
Post Office Box 189, Libertyville, IL 60048
Attn: HIPAA Privacy Office

OPTIONAL DENTAL/VISION/PHARMACY DISCOUNT PLAN

Additional premium required (see rates listed below).

- No Claim forms
- No Waiting Periods
- No Pre-existing Conditions
- No Deductibles or Maximums
- No Age Restriction
- Discount is immediate at time of service
- Over 100,000 participating providers nationwide

The Co-Health Group Collegiate plan has been specifically designed to meet the needs of today's College and University students, whether they are incoming freshmen, graduate, evening students, international or domestic students attending The Texas A&M University System.

The Co-Health Benefit Plan provides discounts in certain health care areas not normally reimbursed by insurance. In the "Collegiate Plan" we are offering the Vision, Dental and Pharmacy Discount Program as a single package of Benefits, or you may purchase discounts for pharmacy or vision separately. Here's how the plan works.

This is not an Insurance Plan. The Co-Health Group Collegiate Plan is a Discount Care Plan offering discounts and savings for Vision, Dental and Prescription Pharmacy expenses.

Each of the benefit programs (Vision, Dental, and Prescription Pharmacy) has a network of Providers (for example, the participating dentists in the Dental Plan.) As a member of the Plan you can go to any of the providers listed and purchase their products or services on a negotiated discount basis. You get your discount/savings on the spot. There are no exclusions for "pre-existing" conditions. There are no claim forms to fill out and no paperwork to be filed. Simply show your Co-Health membership card at the time of your scheduled appointment or at a participating pharmacy.

The discounts you will receive are substantial and these savings can be very important to you. The services that make up the Collegiate Plan (Vision, Dental and Pharmacy) are also the three most common areas where you will have unexpected expenses. With our Benefits, you can substantially reduce your out of pocket expenses, and as an added bonus, you can use our plan benefits anywhere in the United States, except the State of Washington.

You simply show your Co-Health ID Card and get your discount on the spot.

Annual Premiums - enroll anytime throughout the year at www.TAMUINSURANCE.com.

ANNUAL PREMIUMS Dental/Vision/Pharmacy	Credit Card or Internet Payment	Check By Mail
Student Only	\$72.00	\$62.00
Family	\$98.00	\$88.00
Vision & Pharmacy		
Student Only	\$50.00	\$40.00
Family	\$71.00	\$61.00
Vision		
Student Only	\$25.00	\$15.00
Family	\$30.00	\$20.00
Pharmacy		
Student Only	\$25.00	\$15.00
Family	\$30.00	\$20.00

Yes,

GRADUATE INSURANCE PLAN

I wish to participate in the Student Health Insurance Plan. My check or money order payable to STUDENT INSURANCE PLAN for the coverage indicated below is enclosed.

*Annual 09-01-09 to 08-31-10	Medical Benefits \$500,000 Maximum
Student Only	<input type="checkbox"/> \$ 1,920
Student & Spouse	<input type="checkbox"/> \$ 7,394
Student & Children	<input type="checkbox"/> \$ 3,920
Student, Spouse & Children	<input type="checkbox"/> \$ 9,314

*One Semester Fall, 09-01-09 to 12-31-09 Spring, 01-01-10 to 05-31-10	Medical Benefits \$500,000 Maximum
Student Only	<input type="checkbox"/> \$ 780
Student & Spouse	<input type="checkbox"/> \$ 2,965
Student & Children	<input type="checkbox"/> \$ 1,578
Student, Spouse & Children	<input type="checkbox"/> \$ 3,733

*Spring & Summer 01-01-10 to 08-31-10	Medical Benefits \$500,000 Maximum
Student Only	<input type="checkbox"/> \$ 1,383
Student & Spouse	<input type="checkbox"/> \$ 5,324
Student & Children	<input type="checkbox"/> \$ 2,822
Student, Spouse & Children	<input type="checkbox"/> \$ 6,707

*Quarterly 09-01-09 to 11-30-09 12-01-09 to 02-28-10 03-01-10 to 05-31-10 06-01-10 to 08-31-10	Medical Benefits \$500,000 Maximum
Student Only	<input type="checkbox"/> \$ 491
Student & Spouse	<input type="checkbox"/> \$ 1,857
Student & Children	<input type="checkbox"/> \$ 988
Student, Spouse & Children	<input type="checkbox"/> \$ 2,338

*Summer Only 06-01-10 to 08-31-10	Medical Benefits \$500,000 Maximum
Student Only	<input type="checkbox"/> \$ 491
Student & Spouse	<input type="checkbox"/> \$ 1,857
Student & Children	<input type="checkbox"/> \$ 988
Student, Spouse & Children	<input type="checkbox"/> \$ 2,338

*Monthly Payment for Policy Year Coverage AUTOMATIC DEBIT ONLY (debited on the 1st of each month through August 31, 2010)	Medical Benefits \$500,000 Maximum
Student Only	<input type="checkbox"/> \$ 170
Student & Spouse	<input type="checkbox"/> \$ 624
Student & Children	<input type="checkbox"/> \$ 336
Student, Spouse & Children	<input type="checkbox"/> \$ 786

*NOTE: Renewal premium notices will be mailed to the address provided, however, it is your responsibility to submit premium prior to expiration date in order to avoid a lapse in coverage.

THE TEXAS A&M UNIVERSITY SYSTEM • GRADUATE STUDENT INSURANCE AUTOMATIC PAYMENT AUTHORIZATION 2006-2007

I request and authorize Combined Insurance Company of America and/or its designee to obtain payment of amounts becoming due the Company by initiating charges to my account in the form of checks, share drafts, or electronic debit entries, and I request and authorize the Financial Institution named below to accept and honor the same to my account. **This Authorization will remain in effect until September 1, 2007 or until I notify the Company in writing to terminate this agreement. The written notification to terminate this agreement must be received by the Company 15 days prior to the authorized withdrawal date.**

DRAFT DATE: _____ (Will be debited on the 1st of each month) DRAFT AMOUNT: _____ Check One: Checking Account Savings Account

NAME OF BANK WHERE ACCOUNT IS AUTHORIZED _____

ADDRESS OF BANK _____

CITY _____

STATE _____

NAME OF INSURED, APPLICANT (PRINT) _____

NAME(S) OF DEPOSITOR(S) IF OTHER THAN THE INSURED _____

RELATIONSHIP TO INSURED _____

DEPOSITOR SOCIAL SECURITY NUMBER _____

DEPOSITOR DRIVERS LICENSE NUMBER _____

DEPOSITOR STATE _____

SIGNATURE OF DEPOSITOR _____

DATE _____

AUTOMATIC PAYMENT FROM YOUR CHECKING ACCOUNT REQUIRES A COPY OF A VOIDED CHECK (PLEASE DO NOT SEND A DEPOSIT SLIP)

Please charge my credit card a one time payment of: _____ Please automatically charge my Student Insurance premiums to my credit card for this entire policy year.
 VISA DISCOVER MASTERCARD AMEX (Premiums will be charged on the date due as specified in the brochure)

Card Number _____ Expiration Date _____

Last 3 numbers on the reverse side of the credit card. Located within the signature box. _____

(For Authorization Purpose)

Print name of cardholder _____

Cardholder phone number _____

Amount authorized to debit _____ for Student Health Insurance. Cardholder signature _____

Today's Date _____

FOR HOME OFFICE USE ONLY BANK TRANSIT NUMBER _____

DEPOSITOR'S ACCOUNT NUMBER _____

Please Print Legibly

Student's name _____ (First) _____ (M) _____ (Last) _____ Student I.D. # _____ Social Security # _____
Campus attending (IMPORTANT!) _____

Billing Address _____ (Street) _____ (Apt. #) _____ (City) _____ (State) _____ (Zip) _____
 Male Female Date of Birth _____ Telephone No. _____ Alternate Telephone No. _____

E-mail Address (IMPORTANT!) _____
 Spouse's Name _____ Child _____ Child _____
 Date of Birth (mm/dd/yy) _____ Date of Birth (mm/dd/yy) _____ Date of Birth (mm/dd/yy) _____
 Social Security # _____ Social Security # _____ Social Security # _____

I have carefully read the brochure and elect to enroll as indicated. Rates are not pro-rated other than as listed. PLEASE MAKE SURE TO INDICATE COVERAGE DESIRED ON REVERSE SIDE. My remittance in the amount of \$ _____ is enclosed.

IMPORTANT ••• PLEASE CHECK HERE IF YOU ARE AN INTERNATIONAL STUDENT. Type of Visa _____ Home Country _____
 IMPORTANT ••• PLEASE CHECK HERE IF YOU ARE A MEDICAL STUDENT.
 IMPORTANT ••• PLEASE CHECK HERE IF YOU ARE A GRADUATE STUDENT.

MONTHLY ENROLLEES ••••• Please indicate which month you desire your coverage to begin _____ (Month) Monthly enrollees: Please complete Automatic Payment Authorization Form
 QUARTERLY ENROLLEES ••• Please indicate which quarter you desire your coverage to begin September 1 December 1 March 1 June 1

Make check or money order payable to Student Insurance Plan. Mail this enrollment card along with premium payment to Post Office Box 189, Libertyville, Illinois 60048

Please charge my Student Health Insurance; (Minimum charge of \$25) You must re-enroll in the insurance plan each term.
 VISA DISCOVER Card Number _____ Expiration Date _____
 MASTERCARD AMEX Print name of cardholder _____ Cardholder signature _____
 Please Charge \$ _____ for Student Health Insurance. Student signature _____

NOTE: You may enroll "On-line" and pay your premium by check or major credit card at www.TAMUINSURANCE.com