

## 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 a 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 students** (except students solely enrolled in continuing education) attending the College for Creative Studies are eligible to enroll. No dependent coverage is available under this plan.

## When Can I Enroll?

**Domestic Students** can enroll in the plan any time prior to the coverage period effective date through the end of the enrollment period deadline date.

**International students** are automatically enrolled in the plan at registration. Premium is charged to the student's account.

Coverage becomes effective on the date the coverage period begins or the date after the premium payment is received, whichever is later. Refer to the brochure at [www.sas-mn.com](http://www.sas-mn.com) for enrollment periods, enrollment information, effective dates of coverage, and plan costs.

## How Do I Enroll?

**Option 1** - Download and print an enrollment form from the website [www.sas-mn.com](http://www.sas-mn.com). Return it with credit card information or a check made payable to:  
Student Assurance Services, Inc.  
P.O. Box 196 • Stillwater, MN 55082-0196

**Option 2** - Complete the enrollment form online at [www.sas-mn.com](http://www.sas-mn.com). The online form is available under "Find My School."

## Where Can I Obtain More Information About The Plan ?

Students may view or print a detailed brochure from our website [www.sas-mn.com](http://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** **08-15-2015 to 08-14-2016**

Student Only: \$ 1,371

Premium includes an agent service fee. No dependent coverage is available under this plan.

Additional premium information can be viewed by visiting the website: [www.sas-mn.com](http://www.sas-mn.com)



## BENEFITS SUMMARY

<b>Policy Maximum Benefit</b>	<b>Unlimited</b>
<b>Policy Deductible</b>	<b>In-Network</b> - \$200 per person, per policy year <b>Out-of-Network</b> - \$400 per person, per policy year
<b>Insured Percent - Plan pays</b>	The plan is responsible for paying the insured percent of 70% for the In-Network preferred allowance or 50% for the Out-of-Network reasonable & customary charge; when the insured pays \$5,000 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 covered expenses do not apply to the out-of-pocket maximum.
<b>Inpatient Hospital Room and Board</b>	70% In-Network or 50% Out-of-Network; benefit is payable up to the semi-private room rate
<b>Inpatient Hospital Miscellaneous</b>	70% In-Network or 50% Out-of-Network
<b>Surgical Treatment</b>	70% In-Network or 50% Out-of-Network
<b>Outpatient Physician Visits</b>	70% In-Network or 50% Out-of-Network; after \$25 copay per visit
<b>Outpatient Emergency Room</b>	70% In-Network or 70% Out-of-Network; after \$150 copay per visit; copay is waived if admitted
<b>Outpatient Prescription Drugs 30-day supply per prescription</b>	70% reasonable & customary charge; after \$25 copay per generic drug, \$50 copay per preferred brand drug; or \$50 copay per non-preferred brand drug; copay is applied when a claim is submitted for payment
<b>Outpatient Diagnostic, X-ray and Lab Services</b>	70% In-Network or 50% Out-of-Network
<b>Accident-Only Coverage Mandatory Coverage Premium - \$40 per student</b>	All students are automatically enrolled and the premium is charged to the student's account; benefits are payable up to maximum \$10,000 for each covered injury; a separate policy is issued to the College.

The Preferred Provider Network is First Health: [www.firsthealth.com](http://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](http://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. 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*.

**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](http://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.

**COLLEGE FOR  
CREATIVE STUDIES  
2015-2016**

*Parents and Students:*

*We believe access to health care through affordable insurance to be critical to our student's success and well being.*

*Ask yourselves the following questions:*

- *Would an illness interrupt educational plans and require the use of financial resources that are budgeted for educational resources?*
- *If you currently have insurance – is it enough? Can you be treated in the area of your school location? Do you have PPOs or HMOs that require you to be treated only around your permanent address? 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? Most insurance plans have age limits for dependents. Check with your current company and find out what the age or eligibility limitations are. Don't be caught without coverage.*

*If you have any doubts about the above questions, please check with your current 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.*

*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](http://www.sas-mn.com). A paper copy is also available, free of charge, by calling 1-800-328-2739 (a toll free number). A complete description of the plan benefits, exclusions, and limitations can be found at [www.sas-mn.com](http://www.sas-mn.com) under "Find My School."*



**Get Protection from a Sound,  
Reliable Insurer with Reasonable Rates**

[www.sas-mn.com](http://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.

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



**ACCIDENT AND SICKNESS  
INSURANCE**

For Students Attending

**COLLEGE  
FOR  
CREATIVE  
STUDIES**

Detroit, MI

**2015-2016**

Administered by



[www.sas-mn.com](http://www.sas-mn.com)

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

**Servicing Agent**  
Candy Mears  
Phone: (651) 439-7098  
(800) 328-2739  
FAX: (651) 439-0200  
email: [candym@sas-mn.com](mailto:candym@sas-mn.com)

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