

**Suffolk University**  
**2008-2009 Student Accident and Sickness Insurance Program**  
**English Language Institute**  
**International Students Early Arrival**

The Plan is underwritten by Nationwide Life Insurance Company

A summary of benefits is listed below. If you are enrolled in the plan, you will receive a complete benefits brochure with your identification card. The full benefit brochure is also available online at the University Health Plans website [www.universityhealthplans.com](http://www.universityhealthplans.com). Simply click on Suffolk University, select Student Insurance Plan, and then 'Brochure' to view, download and/or print the Suffolk University 2008-2009 brochure.

Plan effective dates for ELI Summer Session I: **May 18, 2009 – June 26, 2009**

Plan effective dates for ELI Summer Session II: **July 7, 2009 – August 14, 2009**

The **deadline to enroll** for Summer Session I is **5/21/09** and Summer Session II is **7/10/09**.

Plan effective dates for International Student Early Arrival (Undergraduate or Graduate): **July 21, 2009 – August 21, 2009**

Plan effective dates for International Law Student Early Arrival : **July 10, 2009 – August 10, 2009**.

The **deadline to enroll** for international students (undergraduate and graduate) is **7/24/08** and for international law students is **7/13/08**.

**ENROLLMENT PROCESS:**

If you are an ELI international student or early arrival international student this summer 2009 and wish to be enrolled early in the Suffolk University Health Insurance Plan with the above effective dates, please go to [www.universityhealthplans.com](http://www.universityhealthplans.com), click on Suffolk University, select Student Insurance Plan, and click on the appropriate Summer 2009 Enrollment Form.

**BENEFIT SUMMARY:**

The Preferred Provider Network is Private Healthcare Systems (PHCS). A list of participating providers can be found on the University Health Plans website. The program does not require you to use a preferred provider. If you utilize PHCS or CHP providers, you will receive maximum benefits and lower your out-of-pocket payments. This summary is not a complete listing of the benefits available; please refer to the Suffolk University 2008-2009 brochure for full details.

<b>SUMMARY OF BASIC INSURANCE BENEFITS</b>		
<b>UP TO \$100,000 MAXIMUM BENEFIT PAID AS SPECIFIED BELOW (FOR EACH ACCIDENT OR SICKNESS)</b>		
The policy will pay for Covered Medical Expenses incurred by a Covered Person due to a covered Accident or covered Sickness not to exceed an aggregate maximum benefit of \$100,000 per Accident or Sickness, except as specifically stated.		
<b>Coverage: Reimbursement is based on the Negotiated Charge for In-Network Preferred Providers or Reasonable and Customary based in accordance with data provided by Nationwide for Out-of-Network Non Preferred Providers.</b>		
<b>Inpatient Services</b>		
<b>Services</b>	<b>In Network (PHCS)</b>	<b>Out-of-Network</b>
<b>Hospital Room and Board Expenses:</b> for an overnight stay.	100% of Negotiated Charge up to the semi-private rate (or ICU rate, if applicable), subject to a \$250 inpatient co-pay	80% of R & C Charge up to the semi-private rate (or ICU rate, if applicable) subject to a \$250 inpatient deductible
<b>Physician Hospital Visit Expenses:</b> for non-surgical services	100% of Negotiated Charge for the 1 <sup>st</sup> \$2,000 of fees, and 80% of the negotiated charge for the covered balance	100% of R & C Charge for the 1 <sup>st</sup> \$2,000 of fees, and 80% of the negotiated charge for the covered balance
<b>Outpatient Services</b>		
<b>Outpatient Doctor's Visit:</b> Benefits for Physician's visits do not apply when related to surgery or Physiotherapy.	100% of Negotiated Charge for students after a \$10 copay per visit if referred by Suffolk University Health Services, if not, covered 80% with a \$10 copay per visit	80% of R & C Charge for students, with a \$10 deductible per visit, if referred by Suffolk University Health Services, if not, covered 60% with a \$30 deductible per visit
<b>Emergency Room Expenses:</b> not resulting in a hospital admission	80% of Negotiated Charge for students, subject to a \$50 co-pay; 80% of Negotiated Charge for dependents with \$75 copay	80% of R & C Charge, subject to a \$50 deductible; 80% of R & C Charge for dependents with a \$75 deductible
<b>Prescription Drug Coverage:</b> indemnity \$100 Max	Indemnity \$100 Max	Indemnity \$100 Max
<b>Women's Health Benefit Expenses:</b> for routine screening of Chlamydia, pap smear, and mammogram.	100% when obtained through Suffolk University Health Services. Outside of Health Services covered at 80% of Negotiated Charge	100% when obtained through Suffolk University Health Services. Outside of Health Services without a referral – coverage is 60% of the R&C with a \$30 per visit deductible.
<b>Dental Treatment:</b> Made necessary by Injury to Sound, Natural Teeth	80% of Negotiated Charges/ \$200 maximum per tooth	80% of R & C Charge Charges/ \$200 maximum per tooth
<b>Laboratory and X-Ray Expense:</b> *Expenses payable at 100% of the reasonable and customary charge at Suffolk University Health Services	80% of Negotiated Charge after a \$50 copay	80% of R & C Charge after a \$50 deductible.