

ACCIDENT AND SICKNESS
INSURANCE
A Non-Renewable Term Policy

For Students Attending

STATE UNIVERSITY
OF NEW YORK
AT GENESEO

2013 – 2014

Administered by



College Division
333 N. Main St., Suite 300 • P.O. Box 196
Stillwater, MN 55082-0196

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

Servicing Agent
Niagara National Inc.
5001 Genesee Street
Buffalo, NY 14225
(800) 444-5530

Y-103NY

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Parents and Students:

We believe access to healthcare through affordable insurance to be critical to the 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 University 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 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 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.

We urge you to review the enclosed summary of the health insurance policy offered to students. A complete description of the plan benefits, exclusions, and limitations can be found at www.sas-mn.com under "Find My School."



Get Protection from a Sound,
Reliable Insurer with Reasonable Rates

www.sas-mn.com



The University is making available a plan of blanket accident and sickness insurance underwritten by Nationwide Life Insurance Company and administered by Student Assurance Services, Inc. Participation in this plan is voluntary.

Return Address



STUDENT ASSURANCE SERVICES, INC.
P O BOX 196
STILLWATER MN 55082-0196

PLACE STAMP
HERE
POST OFFICE
WILL NOT DELIVER
WITHOUT
POSTAGE

STATE UNIVERSITY OF NEW YORK AT GENESEO

2013-2014 STUDENT ACCIDENT & SICKNESS INSURANCE ENROLLMENT FORM

NATIONWIDE LIFE INSURANCE COMPANY • Home Office: Columbus, OH • Administrative Service Office: Student Assurance Services, Inc. P.O. Box 196, Stillwater, MN 55082
To apply for insurance coverage, either complete this enrollment form or enroll online at: www.sas-mn.com. Indicate premium selected below. If purchasing dependent coverage, complete dependent information below.

Student's Name (Please Print) _____ (Last) _____ (First) _____ (MI) _____ Soc. Sec. # _____ - _____ - _____
 Address (Street) _____ (City) _____ (State) _____ (Zip) _____ Phone # _____
 Undergraduate Graduate International Birthdate _____ (MM/DD/YY) _____ email: _____
 Enclosed is my check or money order, payable to Student Assurance Services, Inc., in the amount of \$ _____
 Mail to: Student Assurance Services, Inc. P.O. Box 196, Stillwater, MN 55082

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Student Signature _____ Date _____ / _____ / _____
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DEPENDENT INFORMATION - Complete if purchasing dependent coverage.

Spouse's Name _____ Birthdate _____ MM/DD/YY
 Soc. Sec. # _____
 Child's Name _____ Birthdate _____ MM/DD/YY
 Soc. Sec. # _____

PREMIUMS - Please circle premium for which you are enrolling.

	ANNUAL	FALL TERM	*SPRING TERM
	08-23-2013 to 08-22-2014	08-23-2013 to 01-20-2014	01-21-2014 to 08-22-2014
Student	\$1,954	\$ 809	\$1,145
Spouse	\$5,875	\$2,432	\$3,443
Each Child	\$4,227	\$1,750	\$2,477

*Spring term may be purchased by a new student not previously eligible to enroll for annual coverage. Premium includes an agent service fee. **This plan has an enrollment period, refer to the online brochure www.sas-mn.com.** Your coverage becomes effective on the later of: the Master Policy effective date 08-23-2013; the first day of the term for which the proper premium has been paid; or 12:01 a.m. following the date the proper premium is received by the Plan Administrator. All coverage expires on the earlier of: the Master Policy expiration date 08-22-2014; or when the premium for the insurance coverage is due and unpaid. It is your responsibility to make timely premium payments regardless of whether or not you receive a premium notice. No refunds, except as provided in the Master Policy. Any refund provided is subject to a \$25 administration fee.

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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 registered students are eligible to enroll in the plan on a voluntary basis. The spouse and all dependent children of the insured student are also eligible to enroll.

When Can I Enroll?

Students can enroll in the plan any time prior to the coverage period effective dates through the end of the enrollment period deadline date. Coverage becomes effective on the date the coverage period begins or the date after the premium payment is received, whichever is later. Refer to our website: www.sas-mn.com for enrollment periods, effective and termination dates of coverage, and plan costs. An enrollment form is attached for your convenience.

How Do I Enroll?

- Option 1** - Complete the attached enrollment form and return it with a check or money order 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. The online form is available under "Find My School." Credit card payment required.

Where Can I Obtain More Information About The Plan?

Students may view or print a detailed brochure of coverage 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	08-23-2013 to 08-22-2014
Student Only	\$1,954.00
Spouse	\$5,875.00
Each Child	\$4,227.00
Premium includes an agent service fee.	

Additional premium information can be viewed on the attached enrollment form or by visiting the website: www.sas-mn.com



Y-103NY

BENEFITS SUMMARY

Policy Maximum Benefit	\$500,000 per policy year for all covered Injury and Sickness Covers inpatient and outpatient expenses
Policy Deductible	In-Network - \$50 per person per Injury or Sickness Out-of-Network - \$300 per person per Injury or Sickness
Insurer Percentage - Plan pays	The Plan is responsible for paying the following insurer percentage for the In-Network preferred allowance or for the Out-of-Network reasonable & customary charges (R&C) - each covered injury or sickness: - For the first \$2,000 in paid benefits – In-Network 80% or Out-of-Network 60% - For the next \$73,000 in paid benefits – In-Network 60% or Out-of-Network 50% - For the next \$425,000 in paid benefits – In-Network 100% or Out-of-Network 90%
Inpatient Hospital Room and Board	In-Network or Out-of-Network percentage listed above; benefit is payable up to the semi-private room rate
Inpatient Hospital Miscellaneous	In-Network or Out-of-Network percentage listed above; after \$500 copay per confinement
Surgical Treatment	In-Network or Out-of-Network percentage listed above
Outpatient Physician Visits	In-Network or Out-of-Network percentage listed above; after \$25 copay per visit; up to maximum 30 visits per condition
Outpatient Emergency Room	In-Network percentage listed above; after \$150 copay per visit; copay is waived if admitted
Outpatient Prescription Drugs 30-day supply per prescription	In-Network percentage listed above for R&C; after \$25 copay generic drug, or \$50 copay per brand drug; copay is applied when a claim is submitted for payment
Intercollegiate Sports Injuries	\$2,000 maximum benefit for each covered sports injury, after \$50 deductible

*The Preferred Provider Network is PHCS by MultiPlan, Inc. - www.multiplan.com or 800-922-4362
 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 of coverage 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.