

## INSURANCE INFORMATION FOR D6080 INBOUND STUDENTS

Two options are available to Inbounds. How the insurance pays depends upon the coverage that was selected.

### Plan A:

There is no deductible and no co-pays up to \$1,000,000 maximum for covered injury/accident or covered sickness. Plan A covers 100% for any covered injury/accident or covered sickness.

### Plan B:

Plan B has a **deductible** and a **co-insurance**. This requires that the student pay for a portion of any medical expenses incurred for any covered injury/accident or covered sickness.

The **DEDUCTIBLE** is the part of any medical expense that is **NOT** covered by the insurance company. It is the amount that the student is required to pay **BEFORE** the insurance company will cover any expenses.

The **CO-INSURANCE** is the percentage of expenses for which the student is responsible **AFTER** the deductible has been paid.

For students that have selected Plan B, the deductible and co-insurance vary depending on if the medical treatment relates to an **ACCIDENT/INJURY** or a **SICKNESS**.

For a **covered ACCIDENT/INJURY**, the policy has a **\$25 deductible PER injury** and then covers 100% of the first \$5000 of treatment. If the expenses for a particular injury are more than \$5000, the annual deductible is \$100, and then 80% of the remaining expenses are covered. The student is responsible for 20% of the remaining medical expenses.

For a **covered SICKNESS**, the policy has a **\$100 deductible** and then the insurance will pay for 80% of any additional covered expenses. Once the deductible and remaining 20% co-insurance out-of-pocket expenses reach \$2,500, all remaining covered expenses are paid at 100% up to the maximum medical expense limit of \$1,000,000 per condition.

### EXAMPLE 1: STUDENT VISITS THE DOCTOR 3 TIMES DUE TO ILLNESS. EACH VISIT COSTS \$100.

For the first visit, **THE STUDENT** will be responsible to pay the entire \$100, which is the annual deductible. For the second visit the insurance company will pay 80% - \$80 and **THE STUDENT** will be required to pay 20% - \$20. For the third visit the insurance company will again pay 80% - \$80 and **THE STUDENT** will again be required to pay another 20%. This continues until the total medical expenses reach \$2,500, at which time the insurance will cover 100% of the remaining expenses up to \$1,000,000.

### EXAMPLE 2 - STUDENT GOES TO THE DOCTOR BECAUSE HE/SHE IS INJURED IN AN ACCIDENT.

When the student visits the doctor, the **STUDENT** will have to pay \$25. Then the rest of the costs - for the same accident/injury - **up to \$5000** - will be paid by the insurance company. If the cost is more than \$5000, the student will have to pay an additional \$75 plus 20% of any costs **OVER \$5,000** up to \$2,500. After the annual \$2,500 co-payment is reached, the plan will pay 100%.