

Our Top 5 Plans Selected for Students

Insurance Company	Anthem Blue Cross	Anthem Blue Cross	Humana	Humana	Assurant
Plan Name	Tonik Calculated Risk Taker	Tonik Part-Time Daredevil	Portrait	Autograph HSA with Rx	Student Select
Deductible:	\$1500	\$3000	\$2500	\$3500	\$1000
Coinsurance	100%	100%	80%	100%	80%
Out-of-pocket max (includes deductible)	\$1500	\$3000	\$4500	\$3500	\$3000
Dr. copay (no deductible)	\$40	\$30 (limit of 4 per year)	\$35 (primary) \$50 (specialist)	Dr. covered after deductible met.	Dr. covered at 80% after deductible.
Prescription drugs	\$10 copay. Only generics covered.	\$10 copay. Only generics covered.	\$15 (level 1—mostly generics—no deductible. Brand name covered after \$500 Rx deductible.	Drugs covered 100% after deductible met.	Drugs <i>not</i> covered, unless you are hospitalized.
Routine annual check-up.	\$40 copay	\$30 copay	Paid at 80% deductible waived	Paid at 100% deductible waived	Not covered
Pap smear	Yes, with annual check up above	Yes, with annual check up above	Paid at 80% deductible waived	Paid at 100% deductible waived	Not covered
Diagnostic lab or X- ray (illness or accident)	Covered after deductible met	Covered after deductible met	100% up to \$200 per year (NO deductible), then 80% after deductible	Paid at 100% after deductible met.	Paid at 80% after deductible met.
Lifetime max	\$5 million	\$5 million	\$5 million	\$5 million	\$1 million
Network required?	Yes (out of network penalty)	Yes (out of network penalty)	Yes (out of network penalty)	Yes (out of network penalty)	No. (Free to go to any doctor.)
Rate guarantee	6 months	6 months	12 months	12 months	none
Strengths	-You do not have to meet your deductible for emergency room. -Includes limited dental and vision benefits.	-You do not have to meet your deductible for emergency room. -Includes limited dental and vision benefits.	-Diagnostic lab and X-ray covered <i>without a deductible</i> , up to \$200 per year! -Has a year-end deductible carryover! -Great service, easy application process.	-Pays for routine annual check-ups, including pap- smears at 100% without a deductible. --Great service, easy application process.	-Can go to any doctor nationwide, without penalty. - Easiest to qualify for—only 5 medical questions. - Application takes 5 minutes to complete! -Same rate for males and females. - Can pay with Visa or Master Card.
Weakness	-Brand name drugs are not covered. -Cannot keep plan if you move to another state. -Only 6 month rate guarantee. -Newborn children NOT guaranteed coverage.	-Brand name drugs are not covered. -Cannot keep plan if you move to another state. -Only 6 month rate guarantee. -Newborn children NOT guaranteed coverage.	Air ambulance limited to \$15,000 per year.	Air ambulance limited to \$15,000 per year.	-Limit of \$100,000 per illness or injury. - Drugs <i>not</i> covered, unless you are hospitalized.
Premium: Male Premium: Female age 19, non-smoker living in Northern CO. (Rates as of 1/1/08 change by zip code.)	\$151 /month \$177 /month	\$113 /month \$136 /month	\$91.93 /month \$103.85 /month	\$66.06 /month \$72.23 /month	\$418.32 for 6 months \$418.32 for 6 months (equates to \$69.72 per month)
Accident supplement available through “AccidentShield”	Supplemental Accident can be added to any plan! (highly recommend for students) Premium is \$22 per month. Your deductible is only \$100 per injury or accident and pays 100% up to \$5000. The beauty of it is that what the accident plan pays out, also counts towards your deductible and coinsurance charges on any of the above plans you select! Call us toll-free at 1-800-553-1444 for more information.				

General Disclaimer Statements

We have taken great care to be accurate in the information presented. However, while the above information is believed to be accurate, neither the benefits nor the prices shown are guaranteed to be accurate. Prices are subject to change and can be influenced by many factors, such as your health status. Final rates are subject to insurance home office approval after an application has been approved. All benefits shown assume use of participating network providers. Use of non-network providers will result in out of network penalties (except for Assurant Health which allows the use of any doctor, nationwide).

This outline presents only a brief comparative outline of plans and should not be used as the only criteria for selecting a plan of insurance. For a fuller description of coverage, please request or download company provided brochures to check on coverages as well as exclusions.

Never cancel any in-force insurance, until written formal approval from the insurance company has been received.

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