

Compares our recommended plans with CSU's student plan

Insurance company	Anthem Blue Cross (1)	Anthem Blue Cross (2)	Humana (3)	Humana (4)	Assurant (5)	CSU Plan-see below* (6)
Plan Name	Tonik Calculated Risk Taker	Tonik Part-Time Daredevil	Portrait	Autograph HSA with Rx	Student Select	Group plan for students. As of 8/2008
Deductible:	\$1500	\$3000	\$2500	\$3500	\$1000	\$250
Coinsurance	100%	100%	80%	100%	80%	80%
Out-of-pocket max (includes deductible)	\$1500	\$3000	\$4500	\$3500	\$3000	\$2000
Dr. copay (no deductible)	\$40	\$30 (limit of 4 per year)	\$35 (primary) \$50 (specialist)	Dr. covered at 100% after deductible met.	Dr. covered at 80% after deductible.	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.	Generic: \$10 copay. Brand name: \$35 copay. \$400 drug limit per year.
Routine annual check-up.	\$40 copay	\$30 copay	Paid at 80% deductible waived.	Paid at 100% deductible waived.	Not covered	Not covered
Pap smear	Yes, with annual check up	Yes, with annual check up	Paid at 80% deductible waived.	Paid at 100% deductible waived.	Not covered	Paid at 80%. Deductible waived
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.	100% up to \$200 per year (NO deductible), then 80% after deductible.	Paid at 80% after deductible met.	Paid at 80% after deductible met.
Lifetime max	\$5 million	\$5 million	\$5 million	\$5 million	\$1 million	\$800,000
Network required?	Yes (out of network penalty)	Yes (out of network penalty)	Yes (out of network penalty)	Yes (out of network penalty)	No	Yes
Rate guarantee	6 months	6 months	12 months	12 months	none	Until Aug. 23, 2009
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. -The only plan we have found that offers a year-end deductible carryover. -Great service, easy application process.	-Diagnostic lab and X-ray covered <i>without a deductible</i> , up to \$200 per year. -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-- application only takes 5 minutes! -Same rate for males and females. -Can pay with Visa or Master Card.	-Low deductible -Guaranteed acceptance, regardless of health condition.

Weakness	-Brand name drugs are not covered. - Cannot keep plan if you move to another state. - only 6 month rate guarantee. -Newborns are NOT guaranteed coverage.	-Brand name drugs are not covered. -Cannot keep plan if you move to another state. -only 6 month rate guarantee. -Newborns are 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	-Coverage ends when you leave school. (VERY bad!) -Limit of \$200,000 per illness or injury. -Referral needed to see a non-CSU doctor. --Diabetic supplies limited (\$400/ year due to low drug limit.)
Premium: Male Premium: Female age 19, non-tobacco user living in Northern Colorado	\$151 /month \$177 /month	\$113 /month \$136 /month	\$91.93 /month \$103.85 /month	\$66.06 /month \$72.23 /month	\$69.72 / mo. Must pay 6 month minimum (\$418.32 for 6 months)	\$154.16 /mo. Must pay for full semester \$885 for Fall. \$965 for Spring/Summer
Accident supplement available through "AccidentShield"	Supplemental Accident can be added to any plan! (we highly recommend for students) Premium is \$22 per month. Your deductible is only \$100 per injury or accident, after which plan pays 100% up to \$5000. The beauty of it, is that what the accident plan pays out, also counts towards your deductible on any of the above plans you select! Call us toll-free at 1-800-553-1444 for more information.					

* All CSU full-time students are *automatically* enrolled in the Hartshorn Health Services plan—even if you do not have the CSU student health plan. This gives you access to the Hartshorn Clinic during school hours when school is in session. Note that you do *not* need to enroll in the CSU student health plan in order to use this clinic—it is automatic for all students! The clinic will take care of office visits for minor injury or illness, as well as for annual check-ups and pap smears. They will also provide you with some prescription drugs. While these services are of a limited nature, they will take care of many minor issues that may arise for you during the year—such as a sore throat or the flu. Since many minor office visits are covered by the Hartshorn Clinic, a good money saving strategy may be to buy one of the higher deductible plans, since they cost less yet do a great job of protecting you against catastrophic expenses.

PLAN SECTION GUIDE: Having trouble deciding on which of the above plans to go with? Most students will fall into one of the following four categories. Review each of the four categories below and see which category most closely describes your philosophy. Then select the plan recommended for each category.

Category A: *"I am ok with using CSU doctors and nurse practitioners for the small stuff and just want to be insured for the big stuff at a low price."* (Select plan 4 or 5)

Category B: *"I want the flexibility of using my own local, community doctors both for the big stuff as well as the minor everyday stuff. I don't want to be limited to using the CSU clinic."* (Select plans 1,2, or 3)

Category C: *"I plan on getting pregnant soon and want to have maternity coverage."* (Select plan 6—the CSU plan, as they cover routine pregnancy.)

Category D: *"I have a preexisting condition that I want to have covered and can't qualify for regular insurance."* (Select plan 6—the CSU plan as they will cover pre-existing conditions after 6 months.)

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 existing insurance, until written formal approval from the insurance company has been received.*

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