

Student Injury and Sickness Insurance Plan

Non-Renewable One Year Term Insurance



VANDERBILT

2008 – 2009

Designed especially for

**Vanderbilt University
Graduate/Professional
and
International Students**

Dear Students and Parents:

Vanderbilt University is committed to promoting good health and meeting the medical needs of its students. The unexpected occurrence and expense of a medical condition can interrupt and even end a student's academic career. It is for this reason that we offer the Student Injury and Sickness Insurance Plan described in this Brochure.

The University requires all eligible students be covered by a health insurance plan that is comparable to or exceeds the Student Injury and Sickness Insurance Plan. Please refer to page 1 to review the eligibility requirements. Students who meet the eligibility requirements are automatically enrolled in the Student Injury and Sickness Insurance Plan.

For this reason the University will include the student insurance charge on your tuition invoice. If you have other insurance and do not wish to participate in the Student Injury and Sickness Insurance Plan offered through the University, you must complete an Online Waiver Form (www.gallagherkoster.com) indicating your other insurance information. This Online Waiver Form must be completed no later than August 1, 2008, or you will remain enrolled in the Plan offered by the University and will be responsible for paying the insurance premium.

It's important to ensure that students have adequate coverage while on campus. The Student Injury and Sickness Insurance Plan provides coverage to students for a 12-month period, August 12, 2008 through August 11, 2009. It is your decision to waive the Student Injury and Sickness Insurance Plan, but here are some questions to think about and to ask your current health plan:

- Does my plan provide adequate coverage beyond emergency services for full-time students attending college away from home or even out of state?
- Does my plan provide adequate access to health care providers outside of the plan's service area including out of state?
- Does my current plan have a high deductible that needs to be met before full coverage begins?
- How does my insurance plan cover referrals to other providers, particularly if it's an out of state referral?
- Will there be extra paperwork - how are claims submitted?
- International students must be enrolled in a plan underwritten by a U.S.-based insurance company and meet J-1 Visa requirements.

Although this protection is liberal, there are specific exclusions and limitations in coverage, which should be carefully noted as you read the provisions of the Plan.

We hope you enjoy your stay at Vanderbilt University.

K. Louise Hanson, MD
Medical Director
Student Health Center

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PRIVACY POLICY

We know that your privacy is important to you and we strive to protect the confidentiality of your non-public personal information. We do not disclose any non-public information about our customers or former customers to anyone, except as permitted or required by law. We believe we maintain appropriate physical, electronic and procedural safeguards to ensure the security of your non-public personal information. You may obtain a copy of our Privacy Practices by calling us toll-free at 800-767-0700 or visiting our website at www.uhcsr.com.

INTRODUCTION

THE VANDERBILT UNIVERSITY STUDENT INJURY AND SICKNESS INSURANCE PLAN

The Vanderbilt University Student Injury and Sickness Insurance Plan is designed to protect against unexpected medical expense and to meet most students' needs while on campus and throughout the policy year. Often a student covered by a Health Maintenance Organization (HMO) or a managed care policy at home, has limited or no benefits while at the University, other parts of the U.S. or in a foreign country. When reviewing your current policy, check to ensure that it provides coverage to students who are over the age of 19, that it provides access to care in the Vanderbilt University area and provides comprehensive coverage, extending beyond emergency care to include physician and hospital services.

This brochure is a brief description of the Plan. The exact provisions governing the insurance are contained in the Master Policy issued to Vanderbilt University and may be viewed at the Student Health Center during regular business hours. This Plan is underwritten by The MEGA Life and Health Insurance Company and is serviced by Gallagher Koster. Claims are processed by Klais and Company, Inc.

STUDENT ELIGIBILITY AND ENROLLMENT

Graduate/Professional Students: All graduate and professional students registered in degree programs of 4 or more credits or who are actively enrolled in research courses that are designated by Vanderbilt University as full-time enrollment, are automatically enrolled in and billed for the Student Injury and Sickness Insurance Plan as described in this brochure.

International Students: All international students attending Vanderbilt University are automatically enrolled in and billed for the Student Injury and Sickness Insurance Plan to be in compliance with Federal Regulations relating to J-1 Visa Status that requires international students and their Dependents residing in the U.S. to maintain adequate insurance coverage.

Insured Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, Internet and television (TV) courses do not fulfill the eligibility requirements that the Student actively attend classes. The Company maintains its right to investigate student status and attendance records to verify that the policy Eligibility requirements have been met. If and whenever the Company discovers that the policy Eligibility requirements have not been met, its only obligation is refund of premium.

ONLINE STUDENT WAIVER PROCESS

Eligible students are automatically enrolled in and billed for the Student Injury and Sickness Insurance Plan. Students who are currently enrolled in a health insurance plan of comparable coverage that will be in effect through August 11, 2009 can waive the Student Injury and Sickness Insurance Plan. Recognizing that your current health insurance coverage may change, at the beginning of each academic year students will be asked to provide proof of comparable coverage in order to waive the Student Injury and Sickness Insurance Plan.

What is Comparable Coverage?

In order to be considered comparable, your current insurance plan should:

1. Be underwritten by an insurance company based in the United States (no international insurance companies);
2. Use a claims company in the United States;
3. Provide access to local doctors, specialists, Hospitals and other health care providers in the Vanderbilt University area;
4. Cover injury and sickness at a minimum of 80% up to \$100,000 per injury and sickness (\$50,000 for Dependents);
5. Not have deductibles greater than \$100 per policy year or \$300 per policy year if covering eligible Dependents;
6. Cover inpatient and outpatient Hospital expenses, outpatient surgical expenses, inpatient and outpatient mental health, prescription drugs, laboratory tests and x-rays, physical therapy, maternity and home health care;
7. Provide unlimited coverage for Medical Evacuation and Repatriation of Remains; and
8. Provide coverage for the period of August 12, 2008 to August 11, 2009.

Waiver Deadline

The deadline for Graduate/Professional Students to complete the Online Waiver Form is August 1, 2008 for annual coverage, January 5, 2009 for students newly enrolled for the Spring Semester, May 1, 2009 for students newly enrolled for May Mester, and June 1, 2009 for students newly enrolled for Summer Semester.

The deadline for International Students to complete the Online Waiver Form is September 9, 2008 for annual coverage and January 15, 2009 for the Spring Semester.

The Online Waiver process is the only accepted process for making your insurance selection. **Students who do not submit the Online Waiver Form by the deadline will remain enrolled in and billed for the Student Injury and Sickness Insurance Plan. Students who waive the Student Injury and Sickness Insurance Plan in the fall waive coverage for the entire policy year.**

Waiver Process

To waive the insurance, go to www.gallagherkoster.com, click on Student Access, and select Vanderbilt University from the dropdown menu. Please note there is a specific waiver form for International Students. Each first time user is required to create a unique User Account by entering a User Name and Password, last name, first name, student ID number, date of birth, and an email address. Returning students can use their existing User Account information. Then select the appropriate 2008-2009 Vanderbilt University Annual Online Waiver Form. To complete the Online Waiver Form you will need to provide information about your current health insurance plan: name, type of plan, claims address and toll-free customer service telephone number of the insurance carrier, the name of the policyholder and policyholder ID or group number.

Immediately upon submitting the Online Waiver Form, you will receive a confirmation number that the Online Waiver Form has been submitted. Print this confirmation number for your records, as it is your proof that the Online Waiver Form was submitted. If you do not receive a confirmation number, the form was not successfully submitted and you will need to correct any errors on the Online Waiver Form and resubmit it.

An Online Waiver Form must be completed at the beginning of each academic year in order to waive participation in the Student Injury and Sickness Insurance Plan.

Students who waive the insurance and subsequently lose coverage or become ineligible for coverage under their current insurance plan (i.e. a qualifying event), have the option to complete a Petition to Add Form within 31 days of the qualifying event. If the petition is received within 31 days of the qualifying event, coverage will begin the date of the qualifying event and will be in adherence to the Student Injury and Sickness Insurance provisions. If a petition is received after 31 days, the effective date of coverage will be the date that the petition is received at Gallagher Koster. If the petition is approved, the premium will not be prorated. Petition to Add Forms can be obtained from Student Accounts, or online at www.gallagherkoster.com.

DEPENDENT ELIGIBILITY AND ENROLLMENT

Students may enroll their eligible Dependents with an additional cost. There are two ways to submit Dependent enrollment information. You may complete and submit the Dependent Enrollment Form available from the On-Campus Student Insurance Representative located at the Student Health Center, or you may submit an online Dependent Enrollment Form. To submit Dependent information online, go to www.gallagherkoster.com, select Vanderbilt University from the drop down box and then select the 2008-2009 Dependent Enrollment Form.

Payment for Dependent coverage is in addition to the fee for your individual student coverage. Coverage is not effective until the start date shown in the Plan Costs and Period of Coverage section or if the deadline is not met, the effective date the online Dependent Enrollment Form was submitted or the postmark date on the envelope. The premium will not be prorated. It is the Insured Student's responsibility to enroll eligible Dependents each year.

Dependent Enrollment Deadlines

Previously insured Dependents must be re-enrolled by September 12, 2008 for Annual coverage. Deadlines for Dependents of newly enrolled students are: February 1, 2009 for an effective date of January 1, 2009; June 1, 2009 for an effective date of May 1, 2009; and July 1, 2009 for an effective date of June 1, 2009. Dependent Enrollment Forms received after these deadlines will be processed with an effective date of the postmark or the date the online form was submitted, and previously insured Dependents will have a break in coverage. The premium will not be prorated. An Insured Person who has a break in continuous coverage will not be covered for Pre-existing Conditions that originated before or during such break except as otherwise may be provided. It is the Insured Student's responsibility to enroll eligible Dependents each year.

Dependent means the spouse (husband or wife) or Domestic Partner of the Named Insured and their Dependent, unmarried children. Children shall cease to be Dependent on the first to occur of: 1) The end of the month in which they marry; or, 2) The end of the month in which they attain the age of 24 years. The attainment of the limiting age will not terminate the coverage of such child while the child is and continues to be both: 1) Incapable of self-sustaining employment by reason of mental retardation or physical handicap; and, 2) Chiefly dependent upon the Insured Person for support and maintenance. Proof of such incapacity and dependency shall be furnished to the Company: 1) by the Named Insured; and, 2) within 31 days of the child's attainment of the limiting age. Subsequently, such proof must be given to the Company annually following the child's attainment of the limiting age. If a claim is denied under the policy because the child has attained the limiting age for Dependent children, the burden is on the Insured Person to establish that the child is and continues to be handicapped as defined by subsections (1) and (2).

Domestic Partner means the same-sex partner of an Insured Student who has filed a "Declaration of Domestic Partnership" with Vanderbilt University and who: (a) has been residing with the Insured Student for at least 12 consecutive months, and intends to do so indefinitely; (b) is considered the Insured Student's "sole Domestic Partner"; (c) is, along with the Insured Student, at least 18 years of age; (d) is, along with the Insured Student, jointly responsible for each other's welfare and financial obligations; and (e) is, along with the Insured Student, not married or related by blood. "Declaration of Domestic Partnership" forms are available from either the On-Campus Student Insurance Representative located at the Student Health Center or Gallagher Koster.

POLICY TERMS

The insurance under Vanderbilt University's Student Injury and Sickness Insurance Plan for the Annual Policy is effective on August 12, 2008. An eligible student's coverage becomes effective on the first day of the period for which premium is paid or date the application and

full premium are received by the University or Gallagher Koster, whichever is later. The Annual Policy terminates on August 11, 2009, or at the end of the period through which the premiums are paid, whichever is earlier. **Please Note:** even though graduate students will be charged 50% of the annual premium in the fall and the remaining 50% of the annual premium in the spring, coverage will be in effect the entire year, and there will be no refund of premium under any circumstances for graduate/professional students who do not return for the spring semester.

The insurance for Spring Semester is effective on January 1, 2009 or the date the application and full premium are received by the University or Gallagher Koster, whichever is later and terminates on August 11, 2009, or at the end of the period through which the premiums are paid, whichever is earlier.

The insurance for May Mester is effective on May 1, 2009 or the date the application and full premium are received by the University or Gallagher Koster, whichever is later and terminates on August 11, 2009, or at the end of the period through which the premiums are paid, whichever is earlier.

The insurance for Summer Term is effective on June 1, 2009 or the date the application and full premium are received by the University or Gallagher Koster, whichever is later and terminates on August 11, 2009, or at the end of the period through which the premiums are paid, whichever is earlier.

Dependent coverage will not be effective prior to that of the Insured Student or extend beyond that of the Insured Student.

PLAN COSTS AND PERIOD OF COVERAGE

The is a Non-Renewable One Year Policy.

	Annual Policy	Spring Semester	May Mester	Summer Term
	8/12/08 8/11/09	1/01/09 8/11/09	5/01/09 8/11/09	6/01/09 8/11/09
Student	\$1,958.00	\$1,222.00	\$567.00	\$398.00
Spouse/ Domestic Partner	\$2,498.00	\$1,559.00	\$723.00	\$507.00
Child(ren)	\$1,568.00	\$979.00	\$455.00	\$319.00

PREMIUM REFUND POLICY

Except for a withdrawal due to an Injury or Sickness, any Insured Student withdrawing from the University during the first 31 days of the period for which coverage is purchased shall not be covered under the Plan and a full refund of the premium will be made. Insured Students withdrawing after 31 days will remain covered under the Plan for the full period for which the premium has been paid and no refund will be made available. This is true for students on an approved leave for medical or academic reasons, graduating students and students electing to enroll in a separate comparable plan during the policy year. Premium received by the Company is fully earned upon receipt.

Coverage for an Insured Student entering the Armed Forces of any country will terminate as of the date of such entry. Those Insured Students withdrawing from the school to enter military service will be entitled to a pro-rata refund of premium upon written request.

EXTENSION OF BENEFITS

The coverage provided under the Policy ceases on the Termination Date. However, if an Insured incurs Covered Medical Expenses within 31 days of the Termination Date from a Covered Injury or Sickness for which benefits were paid before the Termination Date, Covered Medical Expenses for such Injury or Sickness will continue to be paid as follows provided the condition continues:

- 1) When not Hospital Confined on the Termination Date, not to exceed 31 days after the Termination date; or
- 2) When Hospital Confined on the Termination Date, not to exceed 90 days after the Termination date.

The total payments made in respect of the Insured for such condition before and after the Termination Date will never exceed the Maximum Benefit. After this "Extension of Benefits" provision has been exhausted, all benefits cease to exist, and under no circumstances will further payments be made. If the Insured is also insured under the succeeding policy issued to the Policyholder, this "Extension of Benefits" provision will not apply.

STUDENT HEALTH CENTER

The Student Health Center is staffed by physicians, nurse practitioners, nurses and a lab technician who provide primary care services for students. The Student Health Center provides services similar to those provided in a private physician's office or HMO, such as routine medical care, specialty care (i.e., dermatology, nutrition, sports medicine), mental health services and some routine lab tests, including one pre-paid annual (per policy year) cytological screen (Pap smear and exam) for Insured students in the Student Injury and Sickness Insurance Plan. Most of the services students receive at the Student Health Center are pre-paid, but those services that are not are the responsibility of students to coordinate with their health insurance.

When the University is in session, during fall and spring semesters, the Student Health Center is open Monday through Friday from 8:00 a.m. to 4:30 p.m., and Saturdays from 8:30 a.m. to 12:00 p.m. Students should call ahead to schedule an appointment at 322-2427. Students with urgent problems will be seen on a same-day basis. They will be given an appointment that day, or "worked in" on a first-come, first-serve basis if no appointments are available. Emergency consultation services (322-2427) are available 24-hours a day, 7 days a week from either on-call professionals or VU Emergency Department Triage staff.

For more detailed information on the services available at the Student Health Center and information on other health-related topics, please visit the Student Health Center website at www.vanderbilt.edu/student_health.

REFERRAL PROCESS

When the Student Health Center is open, Insured Students must first seek care and treatment at the Student Health Center. When the medical staff determines that a student requires the care of a non-health center provider, a written referral will be made for that particular Sickness or Injury. **Each Injury or Sickness is a separate condition and a separate written referral is required for each condition, each policy year, in order to receive the benefits allowed in this Plan. A referral from the Student Health Center does not guarantee that the services will be covered by the Student Injury and Sickness Insurance Plan.** Treatment received without a written referral authorization will not be covered, except for the circumstances listed below. Treatment that requires a referral will be covered in accordance with the Schedule of Benefits on pages 7-11. Covered Dependents do not use services at the Student Health Center and are not required to obtain a written referral.

Exceptions to the Referral Process:

1. When the Student Health Center is closed.
2. Medical Emergency or Emergencies. The student must return to the Student Health Center for necessary follow up care.
3. Medical care received when an Insured Student is more than 40 miles from the Vanderbilt University campus.
4. Medical care received when an Insured Student is no longer eligible to use the Student Health Center due to a change in student status.
5. Outpatient Prescriptions.
6. Insured Dependents.
7. Psychotherapy.

STUDENT HEALTH INSURANCE BENEFITS

This Plan provides benefits based on the type of health care provider you or your covered Dependent select. This Plan provides access to a Preferred Provider Organization (PPO) with Preferred Providers/facilities locally and nationwide.

PREFERRED PROVIDER INFORMATION

The Vanderbilt University Student Injury and Sickness Insurance Plan provides access to Hospitals and health care providers locally and across the country.

The Preferred Providers include the Vanderbilt University Medical Center, Signature Health Alliance (for care received in the state of Tennessee), and Beech Street, Inc., (for care received outside the state of Tennessee). To locate providers in the Signature Health Alliance, please call 1-800-264-3060 or go to www.SignatureHealth.com. To locate providers in the Beech Street provider network, please call 1-800-432-1776 or go to www.BeechStreet.com.

Insured Students can use any licensed health care provider as referred by the Student Health Center. The advantage to using a Preferred Provider is that these providers have agreed to accept a predetermined fee or Preferred Allowance as payment for their services. Each Preferred Provider has agreed to a different payment level that is outlined in the Schedule of Benefits. To maximize savings and reduce out-of-pocket expenses, select a Preferred Provider as out of pocket expenses will be less as they are based on a Preferred Allowance. Out-of-Network Providers have not agreed to any predetermined fee and Insured Persons will be subject to Usual and Customary (U&C) Expense allowances. Any charge in excess of the U&C Expense is not covered under this Plan, and will be the Insured Person's responsibility.

The Insured Person should be aware that Preferred Provider Hospitals might be staffed with Out-of-Network Providers. Receiving services or care from an Out-of-Network Provider at a Preferred Provider Hospital does not guarantee that all charges will be paid at the Preferred Provider level of benefits. It is important that the Insured Person verify that his or her Physicians are Preferred Providers when calling for an appointment or at the time of service.

Students can locate participating providers by contacting the network's toll-free telephone numbers or websites located at the back of this brochure.

Preferred Allowance means the amount a Preferred Provider will accept as payment in full for Covered Medical Expenses.

Preferred Providers are the Physicians, Hospitals, and other health care providers who have contracted to provide specific medical care at negotiated prices.

Out-of-Network Providers have not agreed to any prearranged fee schedules. Insured(s) may incur significant out-of-pocket expenses with these providers. Charges in excess of the insurance payment are the Insured's responsibility.

Network Area means the 40 mile radius around the local school campus the student is attending.

SCHEDULE OF BENEFITS

The Policy provides benefits as shown below for loss due to a covered Injury or Sickness up to the Maximum Benefit of \$100,000 for each Injury or Sickness. If you receive care from a Preferred Provider, any Covered Medical Expenses will be at the applicable Preferred Provider level of benefits. If a Preferred Provider with the necessary expertise is not available in the Network Area, benefits will be paid at the level of benefits shown as Preferred Provider benefits. If the Covered Medical Expense is incurred due to a Medical Emergency treatment, benefits will be paid at the Preferred Provider level of benefits. In all other situations, reduced or lower benefits will be provided when an Out-of-Network provider is used. Benefits will be paid up to the Maximum Benefit for each service below. After the deductible has been satisfied, benefits will be paid as listed for the Provider selected. All benefit maximums are combined Preferred Provider and Out-of-Network Provider. Covered Medical Expenses include:

	Preferred Providers ¹		Out-of-Network Providers
	VU Medical Center	Signature Health Alliance and Beech Street	
BENEFIT			
Maximum Benefit for Each Injury or Sickness	\$100,000 for Each Injury or Sickness for Students / \$50,000 for Each Injury or Sickness per Insured Dependent		
Deductible	Insured Students and covered Dependents are subject to a \$100 Deductible Per Policy Year, Per Insured Person		
Family Deductible Maximum (Per Policy Year)	\$300 maximum for Insured Dependents Only		
INPATIENT EXPENSES			
Inpatient Hospital , Services include Room & Board, Intensive Care Unit, General Nursing, Hospital Miscellaneous, Physician Visits, Consultant visits and Physiotherapy	90% of Preferred Allowance up to the maximum benefit per Injury or Sickness.	85% of Preferred Allowance up to the maximum benefit per Injury or Sickness.	65% of Usual & Customary (U&C) Charge up to the maximum benefit per Injury or Sickness.

¹ Vanderbilt University Medical Center, Signature Health Alliance, and Beech Street, Inc. have different payment levels, but all are considered Preferred Providers

INPATIENT EXPENSES (Continued)	Preferred Providers ¹		Out-of-Network Providers
	VU Medical Center	Signature Health Alliance and Beech Street	
Surgery , Services include Surgery, Anesthesia, Assistant Surgeon and Multiple Surgical Procedures. Refer to page 12 for more information on Multiple Surgical Procedures.	90% of Preferred Allowance up to the maximum benefit per Injury or Sickness.	85% of Preferred Allowance up to the maximum benefit per Injury or Sickness.	65% of U&C Charge up to the maximum benefit per Injury or Sickness.
Routine Newborn Care , while Hospital confined and routine nursery care provided immediately after birth	Paid as any other Sickness	Paid as any other Sickness	Paid as any other Sickness
Pre-Admission Testing , obtained within 7 working days prior to admission.	90% of Preferred Allowance up to the maximum benefit per Injury or Sickness.	85% of Preferred Allowance up to the maximum benefit per Injury or Sickness.	65% of U&C Charge up to the maximum benefit per Injury or Sickness.
Licensed Registered Nurse	90% of Preferred Allowance	85% of Preferred Allowance	65% of U&C Charge
OUTPATIENT EXPENSES			
Surgery , Services include Surgery, Anesthesia, Assistant Surgeon and Multiple Surgical Procedures. Refer to page 14 for more information on Multiple Surgical Procedures.	90% of Preferred Allowance up to the maximum benefit per Injury or Sickness.	85% of Preferred Allowance up to the maximum benefit per Injury or Sickness.	65% of U&C Charge up to the maximum benefit per Injury or Sickness.

OUTPATIENT EXPENSES (Continued)	Preferred Providers ¹		Out-of-Network Providers
	VU Medical Center	Signature Health Alliance and Beech Street	
Outpatient. Services include Hospital outpatient department; emergency room; Physician's office visit; Consultant visit; diagnostic x-rays and labs; tests & procedures; radiation therapy; chemotherapy; injections when administered in the Physician's office and charged on the Physician's statement; and other medically necessary treatments.	90% of Preferred Allowance up to the maximum benefit per Injury or Sickness.	85% of Preferred Allowance up to the maximum benefit per Injury or Sickness.	65% of U&C Charge up to the maximum benefit per Injury or Sickness.
Allergy Testing. Referral required from Student Health Center.	80% of Preferred Allowance up to a combined maximum of \$250 Per Policy Year	80% of Preferred Allowance up to a combined maximum of \$250 Per Policy Year	80% of U&C Charge up to a combined maximum of \$250 Per Policy Year
Outpatient Physiotherapy, includes chiropractic care.	Paid under Physician's Visits See Outpatient Services above	Paid under Physician's Visits See Outpatient Services above	Paid under Physician's Visits See Outpatient Services above
Prescription Drugs, prescriptions not filled at a MEDCO pharmacy or mail service program will not be covered.	\$10 copayment for a generic drug and a \$25 copayment for a brand name drug per 30 day supply, then covered at 100% up to \$1,000 maximum Per Policy Year. Mail Service Program available for a 90 day supply of a maintenance prescription. Refer to page 16 for details.		
PSYCHOTHERAPY			
Inpatient Psychotherapy	Paid as any other Sickness		
Outpatient Psychotherapy. Limited to 2 visits per week. A Student Health Center referral will not be required for Outpatient Psychotherapy. Includes all related or ancillary charges incurred as a result of a Mental and Nervous Disorder	Paid as any other Sickness	Paid as any other Sickness	Paid as any other Sickness

ADDITIONAL EXPENSES	Preferred Providers ¹		Out-of-Network Providers
	VU Medical Center	Signature Health Alliance and Beech Street	
Ambulance , (maximum Per Injury or Sickness)	Covered at 100% of Actual Expense up to a \$400 combined maximum	Covered at 100% of Actual Expense up to a \$400 combined maximum	Covered at 100% of Actual Expense up to a \$400 combined maximum
Alcoholism and Drug Abuse, Inpatient/Outpatient	Paid under Psychotherapy Expense	Paid under Psychotherapy Expense	Paid under Psychotherapy Expense
Maternity / Complications of Pregnancy	Paid as any other Sickness	Paid as any other Sickness	Paid as any other Sickness
Cytologic Screening (Pap Smear)	Paid as any other Sickness	Paid as any other Sickness	Paid as any other Sickness
Preventative Care for Dependent Children , see page 15	Paid as any other Sickness	Paid as any other Sickness	Paid as any other Sickness
Attention Deficit Disorder and Learning Disabilities , initial diagnostic testing only.	Paid as any other Sickness	Paid as any other Sickness	Paid as any other Sickness
Accidental Dental Treatment , maximum per Injury. Injury to Sound, Natural teeth only. (Exception: See Benefits for Dental Expense)	100% of Actual Expense up to a combined maximum of \$200 per Injury.	100% of Actual Expense up to a combined maximum of \$200 per Injury.	100% of Actual Expense up to a combined maximum of \$200 per Injury.
Prosthetic Appliance and Orthotic Device	80% of U&C Charge	80% of U&C Charge	80% of U&C Charge
Durable Medical Equipment , when prescribed by a Physician	80% of U&C Charge	80% of U&C Charge	80% of U&C Charge
Emergency Medical Evacuation	Benefits provided by Scholastic Emergency Services, Inc., and must be approved in advance		

ADDITIONAL EXPENSES	Preferred Providers ¹ VU Medical Center	Signature Health Alliance and Beech Street	Out-of-Network Providers
Repatriation of Remains	Benefits provided by Scholastic Emergency Services, Inc., and must be approved in advance		
Accidental Death and Dismemberment		\$5,000 - \$10,000 (See page 16)	
Home Health Care, up to a maximum of 40 visits Per Policy Year.	80% of U&C Charge	80% of U&C Charge	80% of U&C Charge
STATE MANDATED BENEFITS (Please refer to Pages 18 - 19)			
Benefits for Dental Expenses	Paid as any other Sickness	Paid as any other Sickness	Paid as any other Sickness
Benefits for Diabetes Treatment	Paid as any other Sickness	Paid as any other Sickness	Paid as any other Sickness
Benefits for Mammography	Paid as any other Sickness	Paid as any other Sickness	Paid as any other Sickness
Benefits for Osteoporosis	Paid as any other Sickness	Paid as any other Sickness	Paid as any other Sickness
Benefits for Phenylketonuria Treatment	Paid as any other Sickness	Paid as any other Sickness	Paid as any other Sickness
Benefits for Prostate-Specific Antigen (PSA) Tests	Paid as any other Sickness	Paid as any other Sickness	Paid as any other Sickness
Benefits for Reconstructive Breast Surgery	Paid as any other Sickness	Paid as any other Sickness	Paid as any other Sickness

COVERED SERVICES

Your health care services under this Plan are listed below. In order for these services and supplies to be considered Covered Services, they must be:

1. Authorized by a Physician or licensed provider;
2. Rendered and billed by a Physician or licensed provider; and
3. Medically Necessary, except as specified.

INPATIENT: The following inpatient hospital services are covered:

- **Hospital Room and Board:** We will pay the Covered Percentage of the Covered Medical Expense, for a semi-private room containing two or more beds, including meals, special diets and general nursing services, other than private duty nursing services. Coverage includes a bed in a special care unit.
- **Hospital Miscellaneous:** We will pay the Covered Percentage of the Covered Medical Expenses incurred, as shown in the Schedule of Benefits for the following Miscellaneous Hospital Expenses:
 - (a) anesthesia, anesthesia supplies and services;
 - (b) operating, delivery and treatment rooms and equipment;
 - (c) diagnostic x-ray and laboratory tests;
 - (d) lab studies;
 - (e) oxygen tent;
 - (f) blood and blood services;
 - (g) prescribed drugs and medicines;
 - (h) medical and surgical dressings, supplies, casts and splints;
 - (i) radiation therapy, intravenous chemotherapy, kidney dialysis, and inhalation therapy;
 - (j) intravenous injections and solutions, and their administration;
 - (k) other necessary and prescribed hospital expenses;
 - (l) physiotherapy.
- **Physiotherapy:** means any form of the following: physical or mechanical therapy; diathermy; ultra-sonic therapy; heat treatment in any form; manipulation or massage administered by a Physician.
- **Physician's Visits:** When, by reason of Injury or Sickness, an Insured Person who is confined as a resident bed-patient in a Hospital requires the services of a Physician who may or may not have performed a surgery on the Insured Person, We will pay the Covered Percentage of the Covered Medical Expenses incurred for such services, as shown in the Schedule of Benefits. The following medical services performed by a Physician are covered on an inpatient basis: (a) limited to one Physician visit per day; (b) constant care and treatment while an Insured Person is confined in an intensive care unit; (c) care by two or more Physicians during one hospital stay when the Insured Person's condition requires the skill of separate Physicians; (d) consultation by another Physician when requested by the Insured Person's Physician. Coverage is limited to one consultation per admission. Staff consultations required by Hospital rules are not covered.
- **Surgery:** When, by reason of Injury or Sickness, an Insured Person requires surgery on an inpatient basis, We will pay the Covered Percentage of the Covered Medical Expenses incurred, as shown in the Schedule of Benefits, for the Surgical Expense, in connection with any one surgical procedure. Surgical Expense means charges by a Physician for: (a) a surgical procedure; (b) necessary preoperative treatment during a Hospital stay in connection with such procedure; and (c) usual post-operative treatment. Includes surgical treatment of morbid obesity.
- **Multiple Surgical Procedures:** When an Injury or Sickness requires multiple surgical procedures through the same incision; We will pay an amount not less than that for the most expensive procedure being performed. Multiple surgical procedures performed during the same operative session but through different incisions shall be reimbursed in an amount not less than the Covered Percentage of the Covered Medical Expenses of the most expensive surgical procedure then being performed, and with regard to the less expensive surgical procedure in an amount equal to 50 percent of the Covered Percentage of the Covered Medical Expenses for these procedures.
- **Anesthetist:** If, in connection with such operation, the Insured Person requires the services of an anesthetist, We will pay the Covered Percentage of the Covered Medical Expenses incurred as shown in the Schedule of Benefits.

- **Assistant Surgeon:** If, in connection with such operation, the Insured Person requires the services of an Assistant Surgeon, We will pay the Covered Percentage of the Covered Medical Expenses incurred as shown in the Schedule of Benefits.
- **Consultant:** If, by reason of Injury or Sickness, an Insured Person requires the service of a Consultant or Specialist when they are deemed necessary and ordered by an attending Physician for the purpose of confirming a diagnosis, We will pay the Covered Percentage of the Covered Medical Expenses incurred as shown in the Schedule of Benefits.
- **Pre-Admission Testing:** This Plan shall provide for reimbursement of charges made by a Hospital for use of its outpatient facilities for tests ordered by a Physician. The tests must be performed as a planned preliminary to the Insured Person's admission as an inpatient for surgery in that same Hospital. However: (a) the test must be necessary for, and consistent with, the diagnosis and treatment of the condition for which surgery is to be performed; (b) reservations for a hospital bed and for an operating room must be made prior to the date the tests are done; (c) the surgery actually takes place within seven days of pre-surgical tests; and (d) the Insured Person is physically present at the Hospital for the tests. What We pay is shown in the Schedule of Benefits.
- **Maternity Expense:** We will pay benefits for an Insured Person's Covered Medical Expenses for maternity care, including hospital, surgical and medical care. We cover charges for inpatient care following delivery for a mother and her newborn child in a health care facility. See definition of Newborn Infant.
- **Routine Newborn Care:** Newborn infant care is covered when the infant is confined in the hospital and has received continuous hospital care from the moment of birth. This benefit also includes the necessary care and treatment of medically diagnosed congenital defects and birth abnormalities of newborn children covered from birth.

Covered services may be provided by a certified nurse-midwife under qualified medical direction if he or she is affiliated with or practicing in conjunction with a licensed facility. We cover such charges the same way We treat Covered Medical Expenses for any other Sickness.

- **Licensed Registered Nurse Expense:** If by reason of Injury or Sickness, an Insured Person requires the service of a Licensed Registered Nurse for private duty nursing care during a Hospital confinement, We will pay the Covered Percentage of the Covered Medical Expenses incurred, as shown in the Schedule of Benefits.

OUTPATIENT: If, by reason of Injury or Sickness, an Insured Person incurs expenses in a Physician's office, hospital outpatient department, emergency room, clinical lab, radiological facility, or other similar facility licensed by the state, We will pay the Covered Percentage of the Covered Medical Expenses incurred for Outpatient Services as shown in the Schedule of Benefits.

Covered Medical Expenses for Outpatient Services are charges for the following services:

- (a) a Physician's office visits, while not hospital confined;
- (b) physiotherapy, including chiropractic care;
- (c) a hospital outpatient department, urgent care facilities or emergency room;
- (d) diagnostic x-ray and laboratory testing;
- (e) allergy testing;
- (f) blood and blood services, if provided and billed by a hospital or other facility;
- (g) physical and occupational therapy;
- (h) radiation therapy, intravenous chemotherapy, kidney dialysis, inhalation therapy;
- (i) radiological lab or other similar facility licensed by the state; or
- (j) surgical dressings, splints, casts, and other devices used to correct fractures and dislocations.

- **Surgery:** When, by reason of Injury or Sickness, an Insured Person requires surgery on an outpatient basis, We will pay the Covered Percentage of the Covered Medical Expenses incurred, as shown in the Schedule of Benefits, for the Surgical Expense, in connection with any one surgical procedure. Surgical Expense means charges by a Physician for: (a) a surgical procedure; (b) necessary preoperative treatment during a Hospital stay in connection with such procedure; and (c) usual post-operative treatment. Includes surgical treatment of morbid obesity.
- **Multiple Surgical Procedures:** When an Injury or Sickness requires multiple surgical procedures through the same incision; We will pay an amount not less than that for the most expensive procedure being performed. Multiple surgical procedures performed during the same operative session but through different incisions shall be reimbursed in an amount not less than the Covered Percentage of the Covered Medical Expenses of the most expensive surgical procedure then being performed, and with regard to the less expensive surgical procedure in an amount equal to 50 percent of the Covered Percentage of the Covered Medical Expenses for these procedures.
- **Anesthetist:** If, in connection with such operation, the Insured Person requires the services of an anesthetist, We will pay the Covered Percentage of the Covered Medical Expenses incurred as shown in the Schedule of Benefits.
- **Assistant Surgeon:** If, in connection with such operation, the Insured Person requires the services of an Assistant Surgeon, We will pay the Covered Percentage of the Covered Medical Expenses incurred as shown in the Schedule of Benefits.

PSYCHOTHERAPY: If an Insured Person requires treatment for a Mental or Nervous Condition, We will pay for such treatment as follows:

- **Inpatient Psychotherapy:** When the Insured Person requires Hospital confinement for treatment of a Mental or Nervous Condition, We will pay the Covered Percentage of the Covered Medical Expenses for such Hospital confinement on the same basis as any other Sickness as shown in the Schedule of Benefits. Such confinement must be in a licensed or certified facility, including Hospitals.
- **Outpatient Psychotherapy:** We will pay the Covered Percentage of the Covered Medical Expenses incurred as shown in the Schedule of Benefits for covered outpatient services for the treatment of Mental and Nervous Conditions. The Mental and Nervous Condition must, in the professional judgment of health care Providers, be treatable and the treatment must be Medically Necessary. Outpatient treatment and Physician services include charges made by an outpatient treatment department of a Hospital or community mental health facility, or charges for services rendered in a Physician's office. Treatment may be provided by any properly licensed Physician, psychologist or other Provider as required by law. Benefits are limited to two visits per week.

OTHER

- **Accidental Dental Treatment:** When an Insured Person incurs expenses for dental treatment for Injury to sound natural teeth, We pay the Covered Percentage of the Covered Medical Expenses incurred as shown in the Schedule of Benefits.
- **Alcoholism and Drug Abuse:** If an Insured Person requires treatment on account of alcoholism, alcohol abuse, drug abuse or drug dependency, We will pay for such treatment under the Psychotherapy benefit.
- **Ambulance:** When, by reason of Injury or Sickness, an Insured Person requires the use of a community or hospital ambulance in a Medical Emergency, We will pay the Covered Percentage of the Covered Medical Expenses incurred as shown in the Schedule of Benefits. Ambulance Service is transportation by a vehicle designed, equipped and used only to transport the sick and injured from home, scene of accident or Medical Emergency to a hospital or between hospitals. Surface trips must be to the closest local facility that can provide the covered services appropriate to the condition. If there is no such facility available, coverage is for trips

to the closest facility outside the local area. Air transportation is covered when Medically Necessary because of a life threatening Injury or Sickness. Air ambulance is air transportation by a vehicle designed, equipped and used only to transport the sick and injured to and from a hospital for inpatient care.

- **Cytological Screening (Pap Smear):** If an Insured Person requires a Cytologic Screening (Pap smear), We will pay the Covered Percentage of the Covered Medical Expenses incurred for one annual Cytologic Screening. Such benefit will include the examination, laboratory fee and the Physician's interpretation of the laboratory results. What We pay is shown in the Schedule of Benefits.
- **Durable Medical Equipment:** If, by reason of Injury or Sickness and when prescribed by a Physician, an Insured Person requires the use of Durable Medical Equipment, We will pay the Covered Percentage of the Covered Medical Expenses incurred by the Insured Person for such Durable Medical Equipment, subject to the Deductible shown in the Plan of Insurance. We pay the Covered Percentage of the Covered Medical Expenses incurred by the Insured Person for the purchase of such Durable Medical Equipment when the purchase price is expected to be less costly than rental. If Durable Medical Equipment is purchased, it is our property and is to be returned to Us, at our expense, upon completion of the Insured Person's need, if so requested by Us. We do not pay for the replacement of Durable Medical Equipment.
- **Home Health Services:** We will cover charges for part-time Home Health Care Services furnished to an Insured Person on the same basis as any other Injury or Sickness. We will pay the Covered Percentage of the Covered Medical Expenses incurred as shown in the Schedule of Benefits up to a maximum of 40 visits in any Policy year. Covered Services include: (a) skilled nursing services; (b) medical social services; (c) nutritional guidance; (d) home health aide services including one or two visits following a maternity admission; (e) diagnostic services; and (f) physical, occupational and speech therapy. Each visit by a member of a home health care team or a home health aide is considered one home health care visit.
- **Prosthetic Appliance and Orthotic Device:** If, by reason of Injury or Sickness, an Insured Person requires the use of a Prosthetic Appliance or Orthotic Device, We will pay the Covered Percentage of the Covered Medical Expenses incurred by the Insured Person for such Medical Equipment, as shown in the Schedule of Benefits. We do not pay for the replacement of Prosthetic Appliances or Orthotic Devices.
- **Prosthetic Appliance** means a device, or artificial appliance, that: (a) maintains or replaces the body part of an Insured Person whose covered Injury or Sickness has required the removal of that body part; and (b) is prescribed by the Insured Person's Physician who documents the necessity for the item.
- **Orthotic Device** means a mechanical device, such as braces or shoes, that: (a) is directly related to the treatment of an Injury or Sickness; and (b) is prescribed by the Insured Person's Physician who documents the necessity for the item.
- **Preventive Care For Dependent Children:** We cover charges for routine and preventive care for an Insured Student's Dependent child from birth to age nine. Covered Medical Expenses shall include those for: (a) all visits for and costs of childhood and adolescent immunizations recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control; (b) services performed at birth, two months, four months, six months, nine months, twelve months, fifteen months, eighteen months, two years and annually thereafter until age nine; (c) all visits for and costs of age-appropriate screening tests for tuberculosis, anemia, lead toxicity, hearing, and vision as determined by the American Academy of Pediatrics; (d) a medical history, physical examination, developmental assessment, and parental anticipatory guidance services at each of the visits required under items (a), (b), and (c) above; and (e) any laboratory tests considered necessary by the Physician as indicated by the services provided under items (a), (b), (c), or (d) above. We cover such charges the same way We treat Covered Medical Expenses for any other Sickness.

PRESCRIPTION DRUG EXPENSE BENEFIT

The Prescription Drug Program is available through the MEDCO Pharmacy Network. After a \$10 Copayment for each 30-day supply for generic drug or \$25 Copayment for each 30-day supply for a brand name drug, the Expenses incurred for the cost of prescription drugs will be reimbursed at 100%, up to a \$1,000 maximum Per Policy Year. Prescriptions must be filled at a MEDCO Participating Pharmacy. Insured Persons will use their student health insurance ID card to show the pharmacy proof of coverage. If a Prescription needs to be filled prior to receiving an ID card, reimbursement will be made for a covered prescription upon a completed and submitted Prescription Drug claim form.

Mail Service Prescription Drug Program

Medications that are taken for a chronic condition can be filled for up to a 90-day supply using Medco's Mail Service Prescription Program. Using the Mail Service program, a 90-day supply of a generic can be filled with a \$20 copayment and a 90-day supply of a brand name drug can be filled for \$50.

When you use the Mail Service Prescription Drug Program you will need to complete a "Medco By Mail" Order Form and include that and your doctor's signed prescription form and mail directly to Medco. A brochure describing the Mail Service Program, "Medco By Mail", Order Forms and accompanying mailing envelope are available at the Student Health Center or by contacting Gallagher Koster.

Not all medications are covered under the prescription benefit (retail or mail service). Expenses incurred for the following are excluded under the Plan: fertility medications; legend vitamins or food supplements; smoking deterrents; immunization agents and vaccines; biological sera; blood plasma; drugs to promote or stimulate hair growth; experimental drugs; drugs dispensed at a Hospital or rest home.

We only cover drugs which are approved for the treatment of the Insured Person's Injury or Sickness by the Food and Drug Administration. We will also cover a drug prescribed for a treatment for which it has not been approved by the Food and Drug Administration if the drug is recognized as being medically appropriate for the specific treatment for which the drug has been prescribed in one of the following established reference compendia: (a) the American Medical Association Drug Evaluations; (b) the American Hospital Formulary Service Drug Information; (c) the United States Pharmacopoeia Drug Information; or (d) it is recommended by a clinical study or review article in a major peer-reviewed professional journal. However, Covered Medical Expenses do not include experimental or investigational drugs, or any drug, which the Food and Drug Administration has determined to be contraindicated for the specific treatment for which the drug has been prescribed.

To locate a participating pharmacy, call 800-711-0917 or visit www.medco.com.

ACCIDENTAL DEATH AND DISMEMBERMENT

If such Injury shall independently of all other causes and within 180 days from the date of Injury solely result in any one of the following specific losses, the Insured Person or beneficiary may request the Company to pay the applicable amount below. Payment under this benefit will not exceed the policy Maximum Benefit:

For Loss Of:

Life	\$10,000
Both Hands, Both Feet or Sight of Both Eyes	\$10,000
One Hand and One Foot	\$10,000
Either One hand or One Foot and Sight of One Eye	\$10,000
One Hand or One foot or Sight of One Eye	\$ 5,000

Loss shall mean with regard to hands and feet, dismemberment by severance at or above the wrist or ankle joint; with regard to eyes, entire and irrecoverable loss of sight. Only one specific loss (the greater) resulting from one Injury will be paid.

This provision does not cover the Loss if it in any way results from or is caused or contributed: (1) by physical or mental illness; medical or surgical treatment except treatment that results directly from a surgical operation made necessary solely by an Injury covered by the Plan; (2) by an infection, unless it is caused solely and independently by a covered Accident; (3) for Expenses for which a contributing cause was the Insured Person's commission of, or attempt to commit a felony, or for which an Insured Person's engagement in an illegal occupation was the contributing cause; or (4) while the Insured Person is legally intoxicated or under the influence of any drug unless taken as prescribed by a Physician. In addition to the above, this provision is subject to the Exclusions as provided.

COORDINATION OF BENEFITS

Tennessee Law permits Coordination of Benefits when an Insured Person is covered under more than one valid and collectible health insurance plan. A complete description of the Coordination of Benefits provision is included in the Master Policy on file with Vanderbilt University.

ADDITIONAL VOLUNTARY PLAN OPTION

The following optional plan is available to all Insured Students and their eligible dependents to purchase for additional premium on a voluntary basis. Interested students should contact the On-Campus Student Insurance Representative for information on coverage, premium, and enrollment procedures, at 615-343-4688, or go to www.gallagherkoster.com for online enrollment information.

Optional Major Medical Benefit Plan

\$400,000 Maximum Benefit (For each Injury or Sickness) Students Only.

\$50,000 Maximum Benefit (For each Injury or Sickness) Dependents Only.

The Optional Major Medical Benefit begins payment after the Basic Maximum Benefit of \$100,000 has been paid by the Company. The Company will pay 100% of additional, incurred Covered Medical Expenses after first deducting the Basic Maximum Benefit. Payment will not exceed the Major Medical Maximum Benefit of \$400,000 for students or \$50,000 for Dependents. The total amount payable by the Company under this endorsement for any one Injury or Sickness will never exceed an amount determined by subtracting from \$500,000 (Students) or \$100,000 (Dependents) all amounts paid under the policy, including amounts paid under this endorsement.

Additional Exclusions: No benefits will be paid under this benefit for:

1. Room and Board expense which exceed semi-private room rate
2. Dental Treatment
3. Psychotherapy
4. Alcoholism/Drug Abuse
5. Services designated as "No Benefits" in the Basic Medical Expense Benefits Schedule; and
6. Pre-existing Conditions; Any condition which is diagnosed; treated or recommended for treatment within 6 months immediately prior to the Insured's Effective Date under this Optional Major Medical coverage; except for individuals who have been continuously insured under this Optional Major Medical coverage for at least 6 consecutive months.

Interested Insured Students must purchase this Plan by August 12, 2008 for Annual Coverage and January 1, 2009 for newly enrolled students for the Spring Semester. Dependents can only enroll if the Insured Student is enrolled.

STATE MANDATED BENEFITS

BENEFITS FOR DENTAL EXPENSES

Benefits will be paid the same as any other Injury or Sickness for anesthesia expenses, Hospital expenses and Physician expenses associated with any inpatient or outpatient Hospital dental procedure where the procedure is performed on a minor Dependent child eight (8) years of age or younger and which cannot be safely performed in a dental office setting. This does not include expenses for the dental procedure or the dentist.

Benefits shall be subject to all Deductible, copayment, coinsurance, limitations, or any other provisions of the policy.

BENEFITS FOR DIABETES TREATMENT

Benefits will be paid the same as any other sickness for the following medically necessary equipment, supplies, and services for the treatment of diabetes, when prescribed by a Physician: Blood glucose monitors and blood glucose monitors for the legally blind; Test strips for the glucose monitors limited to twelve (12) bottles of fifty (50) test strips per bottle per policy year for non-insulin Dependent Insureds, Visual readings and urine test strips; Insulin; injection aids; syringes; lancets; insulin pumps; insulin infusion devices; and appurtenances thereto; Oral hypoglycemic agents; Podiatry appliances for prevention of complications associated with diabetes; Glucagon emergency kits; Education of Insured Persons with diabetes as to the proper self-management and treatment of their diabetes, including: Diabetes outpatient self-management training and educational services, including medical nutrition counseling. Diabetes outpatient self-management training and education shall be limited to the following: (1) Visits which are certified by a Physician to be medically necessary upon the diagnosis of diabetes in an Insured; (2) Visits which are certified by a Physician to be medically necessary because of a significant change in an Insured's symptoms or condition which necessitates changes in the Insured's self-management; and (3) Visits which are certified by a Physician to be medically necessary for re-education or refresher training.

Diabetes outpatient self-management training and educational services may be provided in group settings where practicable, and shall include home visits where medically necessary.

Benefits shall be subject to all Deductible, copayment, coinsurance, limitations, or any other provisions of the policy.

BENEFITS FOR MAMMOGRAPHY

Benefits will be paid the same as any other Sickness for mammography screening performed on dedicated equipment for diagnostic purposes on referral by an Insured's Physician, according to the following guidelines:

1. A baseline mammogram for women ages thirty-five to forty.
2. A mammogram every two years, or more frequently based on the recommendation of the woman's Physician, for women ages forty to fifty.
3. A mammogram every year for women fifty years of age and over.

Benefits shall be subject to all Deductible, copayment, coinsurance, limitations, or any other provisions of the policy.

BENEFITS FOR OSTEOPOROSIS

Benefits will be paid the same as any other Sickness for the diagnosis and treatment of osteoporosis, including screening by a Qualified Individual for scientifically proven Bone Mass Measurement (bone density testing). Bone mass measurement means a radiologic or radioisotopic procedure or other scientifically proven technologies performed on an individual for the purpose of identifying bone mass or detecting bone loss. Qualified individual means a person with a condition for which bone mass measurement is determined to be medically necessary by the person's attending Physician or primary care Physician.

Benefits shall be subject to all Deductible, copayment, coinsurance, limitations, or any other provisions of the policy.

BENEFITS FOR PHENYLKETONURIA TREATMENT

Benefits will be paid the same as any other Sickness for treatment of phenylketonuria. Benefits shall include licensed professional medical services under the supervision of a Physician and for Usual and Customary Charges for special dietary formulas which are medically necessary for the therapeutic treatment of phenylketonuria.

Benefits shall be subject to all Deductible, copayment, coinsurance, limitations, or any other provisions of the policy.

BENEFITS FOR PROSTATE-SPECIFIC ANTIGEN (PSA) TESTS

Benefits will be paid the same as any other Sickness for Prostate-Specific Antigen (PSA) Tests upon the recommendation of a Physician for the early detection of prostate cancer for an Insured Person aged fifty (50) and over and other Insured Persons if a Physician determines that early detection for prostate cancer is medically necessary.

Benefits shall be subject to all Deductible, copayment, coinsurance, limitations, or any other provisions of the policy.

BENEFITS FOR RECONSTRUCTIVE BREAST SURGERY

Benefits will be paid the same as any other Sickness, for all stages of reconstructive breast surgery including the cost of prostheses following a covered mastectomy (but not a lumpectomy) on one or both breasts to restore and achieve symmetry between the two breasts. The surgical procedure performed on a non-diseased breast to establish symmetry with the diseased breast must occur within five (5) years of the date the reconstructive breast surgery was performed on a diseased breast.

Benefits shall be subject to all Deductible, copayment, coinsurance, limitations, or any other provisions of the policy.

DEFINITIONS

Whenever used in this Plan:

Coinsurance means the percentage of the Covered Medical Expenses for which the Insured Person is responsible for a covered service.

Copayment means the specified dollar amount an Insured Person must pay for specified charges. The Copayment is separate from and not a part of the Deductible or Coinsurance.

Covered Medical Expenses means reasonable charges which are: 1) not in excess of Usual and Customary Charges; 2) not in excess of the maximum benefit amount payable per service as specified in the Schedule of Benefits; 3) made for services and supplies not excluded under the policy; 4) made for services and supplies which are a Medical Necessity; 5) made for services included in the Schedule of Benefits; and 6) in excess of the amount stated as a Deductible, if any. Covered Medical Expenses will be deemed "incurred" only: 1) when the covered services are provided; and 2) when a charge is made to the Insured Person for such services.

Covered Percentage means that part of the Covered Medical Expense that is payable by the Company after the Deductible or Copayment has been met.

Deductible means if an amount is stated in the Schedule of Benefits or any endorsement to this policy as a Deductible, it shall mean an amount to be subtracted from the amount or amounts otherwise payable as Covered Medical Expenses before payment of any benefits made. The deductible will apply per policy year as specified in the Schedule of Benefits.

Elective Surgery or Elective Treatment means those health care services or supplies that do not meet the health care need for a Sickness or Injury. Elective Surgery or Elective Treatment includes any service, treatment or supplies that: 1) are deemed by the Company to be research or experimental; or 2) are not recognized as generally accepted medical practices in the United States.

Hospital means a licensed or properly accredited general Hospital which: 1) is open at all times; 2) is operated primarily and continuously for the treatment of and surgery for sick and injured

persons as inpatients; 3) is under the supervision of a staff of one or more legally qualified Physicians available at all times; 4) continuously provides on the premises 24 hour nursing service by Registered Nurses; 5) provides organized facilities for diagnosis and major surgery on the premises; and 6) is not primarily a clinic, nursing, rest or convalescent home.

Injury means bodily Injury which is: 1) unrelated to any pathological, functional or structural disorder; 2) a source of loss; 3) treated by a Physician within 30 days after the date of accident; and 4) sustained while the Insured Person is covered under this policy. All Injuries sustained in one accident, including all related conditions and recurrent symptoms of these Injuries will be considered one Injury. Injury does not include loss which results wholly or in part, directly or indirectly, from disease or other bodily infirmity. Covered Medical Expenses incurred as a result of an Injury that occurred prior to this policy's Effective Date will be considered a Sickness under this policy.

Insured Person means: 1) the Name Insured; and, 2) Dependents of the Named Insured, if: 1) the Dependent is properly enrolled in the program; and 2) the appropriate Dependent premium has been paid. The term "Insured" also means Insured Person.

Medical Emergency means a Sickness or Injury that manifests itself by symptoms of sufficient severity, including severe pain, that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to potentially result in: 1) Placing the Insured's health in serious jeopardy; 2) Serious impairment to bodily functions; or, 3) Serious dysfunction of any bodily organ or part.

Expenses incurred for "Medical Emergency" will be paid only for Sickness or Injury which fulfills the above conditions. These Expenses will not be paid for minor Injuries or Sicknesses.

Medical Necessity means those services or supplies provided or prescribed by a Hospital or Physician which are: 1) Essential for the symptoms and diagnosis or treatment of the Sickness or Injury; 2) Provided for the diagnosis or the direct care and treatment of the Sickness or Injury; 3) In accordance with the standards of good medical practice; 4) Not primarily for the convenience of the Insured, or the Insured's Physicians; and, 5) The most appropriate supply or level of service which can safely be provided to the Insured.

The Medical Necessity of being Hospital Confined means that: 1) the Insured requires acute care as a bed patient; and, 2) the Insured cannot receive safe and adequate care as an outpatient. This policy only provides payment for services, procedures and supplies which are a Medical Necessity. No benefits will be paid for Expenses which are determined not to be a Medical Necessity, including any or all days of Hospital Confinement.

Named Insured means an eligible, registered student of the Policyholder, i.e. Vanderbilt University, if: 1) the student is properly enrolled in the program; and 2) the appropriate premium for coverage has been paid.

Newborn Infant means any child born of an Insured while that person is insured under this policy. Newborn Infants will be covered under the policy for the first 31 days after birth. Coverage for such a child will be for: 1) Injury or Sickness, including medically diagnosed congenital defects, birth abnormalities, prematurity; and nursery care; 2) routine nursery care provided in the well-child care unit; and 3) perinatal group B streptococcal disease testing. Benefits will be the same as for the Insured Person who is the child's parent. The Insured will have the right to continue such coverage for the child beyond the first 31 days. To continue the coverage the Insured must, within the 31 days after the child's birth: 1) complete and submit a Dependent Enrollment Form to Us; and 2) pay the required additional premium, if any, for the continued coverage. If the Insured does not use this right as stated here, all coverage as to that child will terminate at the end of the first 31 days after the child's birth.

Per Condition Aggregate Maximum means the total amount of benefits payable for each Injury or Sickness under the Student Health Insurance Policy or the Policies issued to this Policyholder immediately before this Plan.

Physician means a legally qualified licensed practitioner of the healing arts who provides care within the scope of his/her license, other than a member of the person's immediate family. The term "member of the immediate family" means any person related to an Insured or person's within the third degree by the laws of consanguinity or affinity.

Pre-Existing Condition means any condition which originates, is diagnosed, treated or recommended for treatment within 6 months immediately prior to the Insured's Effective Date under the policy.

Sickness means Sickness or disease of the Insured Person which causes loss while the Insured Person is covered under this policy. All related conditions and recurrent symptoms of the same or a similar condition will be considered one Sickness.

Usual and Customary Charges means a reasonable charge which is: 1) Usual and Customary when compared with the charges made for similar services and supplies; and 2) made to persons having similar medical conditions in the locality of the Policyholder. No payment will be made under this policy for any Expenses incurred which in the judgment of the Company are in excess of Usual and Customary Charges.

We, Us and Our means The MEGA Life and Health Insurance Company.

You and Your means the Insured Person.

PRE-EXISTING CONDITION LIMITATION

A "Pre-existing Condition" is a Sickness, Injury, or any condition for which the Insured Person received medical treatment or advice, or which was diagnosed by a Physician in the six (6) months preceding the Effective Date of the Insured Person's coverage under this policy. Expenses incurred by an Insured Person, as a result of a Pre-existing Condition, are payable but are limited to a maximum of \$2,500 per Injury or Sickness Per Policy Year.

After an Insured Person has been continuously insured for six (6) months under this plan, the pre-existing condition limitation does not apply.

CONTINUOUS INSURANCE

An Insured Person is only considered continuously insured after being insured under this Plan for six (6) consecutive months. Insureds who have remained continuously insured under this Plan will be covered for any Pre-existing Condition while continuously insured except for expenses payable under prior Policies in the absence of this Plan. Previously Insured Dependents must re-enroll for coverage by September 12, 2008 for the Annual coverage in order to avoid a break in coverage for conditions which existed in prior Policy Years. Once a break in continuous coverage occurs, the Pre-existing Condition Limitation will apply.

EXCLUSIONS AND LIMITATIONS

No benefits will be paid for: a) loss or expense caused by, contributed to, or resulting from; or b) treatment services or supplies for, or related to:

1. Allergy Treatment;
2. Learning disabilities, attention deficit disorder; except as specifically provided in the policy;
3. Circumcision;
4. Congenital conditions, except as specifically provided for Newborn or adopted Infants;
5. Cosmetic procedures, except cosmetic surgery required to correct an Injury for which benefits are otherwise payable under this policy or for newborn or adopted children, removal of warts, nonmalignant moles and lesions; **an Exception to this Exclusion is:** Suspicious moles or skin lesions will be covered whether benign or malignant;
6. Dental treatment, except for accidental Injury to Sound, Natural Teeth; or except as specifically provided in the policy;
7. Elective Surgery or Elective Treatment;
8. Eye examinations, eye refractions, eyeglasses, contact lenses, prescriptions or fitting of eyeglasses or contact lenses, vision corrective surgery, or other treatment for visual defects and problems, except when due to a disease process;

9. Hearing examinations or hearing aids; or other treatment for hearing defects and problems. "Hearing defects" means any physical defect of the ear which does and or can impair normal hearing apart from the disease process;
10. Hirsutism, alopecia, except when determined to be a Medical Necessity;
11. Immunizations, except as specifically provided in the policy; preventive medicines or vaccines, except where required for treatment of a covered Injury or except where specifically provided in the policy;
12. Injury or Sickness for which benefits are paid or payable under any Workers' Compensation or Occupational Disease Law or Act, or similar legislation;
13. Injury sustained by reason of a motor vehicle accident to the extent that benefits are paid or payable by any other valid and collectible insurance;
14. Injury sustained while (a) participating in any interscholastic, intercollegiate, or professional sport, contest, or competition; (b) traveling to or from such sport, contest or competition as a participant; or (c) while participating in any practice or conditioning program for such sport, contest or competition;
15. Participation in a riot or civil disorder; commission of or attempt to commit a felony; or fighting, except when unprovoked and in self-defense;
16. Pre-existing Conditions in excess of \$2,500 except for individuals who have been continuously Insured under the school's student Insurance policy for at least 6 consecutive months;
17. Prescription Drugs, services or supplies as follows, except as specifically provided in the policy:
 - a. Therapeutic devices or appliances, including: hypodermic needles, syringes, support garments and other non-medical substances, regardless of intended use;
 - b. Immunization agents, biological sera, blood or blood products administered on an outpatient basis;
 - c. Drugs labeled, "Caution - limited by federal law to investigational use" or experimental drugs;
 - d. Products used for cosmetic purposes;
 - e. Drugs used to treat or cure baldness; anabolic steroids used for body building;
 - f. Anorectics - drugs used for the purpose of weight control;
 - g. Fertility agents or sexual enhancement drugs, such as Parlodel, Pergonal, Clomid, Profasi, Metrodin, Serophene, or Viagra;
 - h. Growth hormones; or
 - i. Refills in excess of the number specified or dispensed after one (1) year of date of the prescription.
18. Reproductive/Infertility services including but not limited to: family planning, fertility tests, infertility (male or female) including any services or supplies rendered for the purpose or with the intent of inducing conception; premarital examinations; impotence, organic or otherwise; tubal ligation; vasectomy; sexual reassignment surgery; reversal of sterilization procedures;
19. Routine Newborn Infant Care, well-baby nursery and related Physician charges in excess of 48 hours for vaginal delivery or 96 hours for cesarean delivery; except as specifically provided in the policy;
20. Routine physical examinations and routine testing; preventive testing or treatment; screening exams or testing in the absence of Injury or Sickness; except as specifically provided in the policy;
21. Services provided normally without charge by the Health Service of the Policyholder; i.e. Vanderbilt University; or services covered or provided by the student health fee;
22. Skydiving, parachuting, hang gliding, glider flying, parasailing, sail planing, bungee jumping, or flight in any kind of aircraft, except while riding as a passenger on a regularly scheduled flight of a commercial airline;
23. Treatment in a Government Hospital, unless there is a legal obligation for the Insured Person to pay for such treatment;

24. War or any act of war, declared or undeclared; or while in the armed forces of any country (a pro-rata premium will be refunded upon request for such period not covered);
25. Weight management, weight reduction, nutrition programs, treatment for obesity, (except surgery for morbid obesity), and surgery for removal of excess skin or fat.

CONVERSION PLAN

Upon termination of either the Extension of Benefits or regular coverage, an Insured Student who has been covered under the Student Injury and Sickness Insurance Plan for three (3) consecutive months and no longer meets the eligibility requirements for coverage under this Plan may purchase the Conversion Plan. The Conversion Plan must be purchased within 15 days following the date the Insured Student loses eligibility. Full information, including coverage, benefits, rates and an application is available from Gallagher Koster. The Conversion Plan costs more and provides a different level of benefits than this Student Injury and Sickness Insurance Plan, but covers Injuries and Sicknesses incurred while covered by this Plan whereas other individual policies may exclude Pre-Existing Conditions. Gallagher Koster will send the Conversion Plan directly to the Insured Student. It is the Insured Student's responsibility to submit the premium according to the terms outlined in the Conversion Plan Description of Coverage.

COLLEGIATE ASSISTANCE PROGRAM

Insured Students have access to nurse advice and health information 24 hours a day, 7 days a week by dialing 1-877-643-5130. The Collegiate Assistance Program is staffed by Registered Nurses who can help students determine if they need to seek medical care, understand their medications or medical procedures, or learn ways to stay healthy.

GALLAGHER KOSTER COMPLEMENTS

Exclusively from Gallagher Koster, enrolled students have access to the following menu of products at no additional cost. More information is available at www.gallagherkoster.com.

EYEMED VISION CARE

The discount vision plan is available through EyeMed Vision Care. EyeMed's provider network offers access to over 45,000 independent providers and retail stores nationwide, including LensCrafters, Sears Optical, Target Optical, JC Penney Optical, and most Pearle Vision locations. You will receive a separate EyeMed ID card. There is no waiting period; you can take advantage of the savings immediately upon receipt of your EyeMed ID card. You can purchase prescription eyeglasses, conventional contact lenses or even non-prescription sunglasses at savings between 15% to 45% off regular retail pricing. In addition, you can receive discounts from 5% to 15% off laser correction surgery at some of the nation's most highly qualified laser correction surgeons. You can call 1-866-8EYEMED or go online to www.eyemedvisioncare.com and choose the Access network from the drop down network option. This program is not an insurance plan offered or underwritten by The MEGA Life and Health Insurance Company.

BASIX DENTAL SAVINGS

Maintaining good health extends to taking care of your teeth, gums and mouth. The Basix Dental Savings Program provides a wide range of dental services. It is important to understand the Dental Savings Program is not dental insurance. Basix contracts with dentists that agree to charge a negotiated fee to students covered under your Gallagher Koster plan. You must pay for the services received at the time of service to receive the negotiated rate.

Savings vary but can be as high as 50% depending upon the type of service received and the contracted dentist providing the service. To use the program, simply:

- Make an appointment with a contracted dentist. Contracted dentists and their fee schedules are listed on our website, www.basixstudent.com.
- Tell the dental office that you are an insured student and have to the Basix program. Each dentist has an administrative person to assist you with any questions. You do not need a separate identification card for the Basix program, but you will need to show your student health insurance ID card to confirm your eligibility. If the office needs to check eligibility, call Gallagher Koster at 800-457-5599.
- Remember, you must pay for the services you receive at the time of service, so make sure you understand what forms of payment (check, credit card, etc.) the dentist accepts.

Full details of the program can be viewed at the website: www.basixstudent.com. Once at the home page, select the link for your school. You may also contact us via email from our website, or by telephone at (888) 274-9961. This program is not an insurance plan offered or underwritten by The MEGA Life and Health Insurance Company.

CAMPUS FIT

College health is all about helping students develop healthy habits for a lifetime. To support your efforts, CampusFit “digitizes” knowledge from registered dietitians and certified fitness instructors to help teach and reinforce mainstream ideas about diet, nutrition, fitness and general wellness.

- The Energy Management section of the site allows a student to easily assess how much energy they are consuming, and expending on a daily basis. It also displays the results in the context of the Food Pyramid so students can see how to improve their food choices.
- The Fitness Works section has dozens of downloadable mp3 files and written exercise routines to help students get more active. Want to run your first 5K? We’ve got a nine week, step-by-step plan to get you there.
- The Wellness Support section has downloadable mp3 files for guided imagery relaxation, and dozens of recordings to reinforce fundamental diet and nutrition ideas – we’ve even got a 20 minute discussion on the “Freshman 15”.

CampusFit is available at no cost to students. To access CampusFit, go to www.gallagherkoster.com. This program is not an insurance plan offered or underwritten by The MEGA Life and Health Insurance Company.

SCHOLASTIC EMERGENCY SERVICES (SES): GLOBAL EMERGENCY MEDICAL ASSISTANCE

If you are a student insured with this insurance plan, you and your insured spouse and minor child(ren) are eligible for Scholastic Emergency Services (SES). The requirements to receive these services are as follows:

International Students, insured spouse and insured minor child(ren): You are eligible to receive SES worldwide, except in your home country.

Domestic Students, insured spouse and insured minor child(ren): You are eligible for SES when 100 miles or more away from your campus address and 100 miles or more away from your permanent home address or while participating in a Study Abroad program.

The Emergency Medical Evacuation and Return of Mortal Remains services provided by SES meet U.S. visa requirements. The Emergency Medical Evacuation services are not meant to be used in lieu of or replace local emergency services such as an ambulance requested through emergency 911 telephone assistance. All SES services must be arranged and provided by SES, any services not arranged by SES will not be considered for payment.

Please visit www.gallagherkoster.com or www.vanderbilt.edu/student_health or your school's insurance coverage page at www.uhcsr.com for the SES Global Emergency Assistance Services brochure which includes service descriptions and program exclusions and limitations.

Key Services include:

- Medical Consultation, Evaluation and Referrals
- Foreign Hospital Admission Guarantee
- Emergency Medical Evacuation
- Critical Care Monitoring
- Medically Supervised Repatriation
- Prescription Assistance
- Transportation to Join Patient
- Care for Minor Children Left Unattended Due to a Medical Incident
- Return of Mortal Remains
- Emergency Counseling Services
- Lost Luggage or Document Assistance
- Interpreter and Legal Referrals

To access services please call:

(877) 488-9833 Toll-free within the United States

(609) 452-8570 Collect outside the United States

Services are also accessible via e-mail at

medservices@assistamerica.com.

When calling SES's Operations Center, please be prepared to provide:

1. Caller's name, telephone and (if possible) fax number, and relationship to the patient
2. Patient's name, age, sex, and Reference Number (on student insurance ID card)
3. Description of the patient's condition
4. Name, location, and telephone number of hospital, if applicable
5. Name and telephone number of the attending physician
6. Information of where the physician can be immediately reached

SES is not travel or medical insurance but a service provider for emergency medical assistance services. All medical costs incurred should be submitted to your health plan and are subject to the policy limits of your health coverage. All assistance services must be arranged and provided by SES. Claims for reimbursement for services not provided by SES will not be accepted. Please refer to your SES brochure for Program Guidelines as well as limitations and exclusions pertaining to the SES program.

RIGHT OF RECOVERY

Payments made by the Company which exceed the Covered Medical Expenses (after allowance for Deductible and coinsurance clauses, if any) payable hereunder shall be recoverable by the Company from or among any persons, firms, or corporations to or for whom such payments were made or from any insurance organizations who are obligated in respect of any covered Injury or Sickness as their liability may appear.

SUBROGATION

If an Insured recovers money for medical expenses incurred due to an Injury for which the Company paid a medical benefit, the Company must be repaid. The amount repaid will not exceed the smaller of the amount the Insured recovers for medical expenses incurred or the amount of benefits paid. The repayment will come out of any recovery made, less an equitable adjustment for the costs and legal fees needed to recover the money. The Insured shall execute and deliver such instruments and papers as may be required and do whatever else is necessary to secure such rights to the Company.

CLAIM PROCEDURES

In the event of an Injury or Sickness the Insured Student should:

1. If at Vanderbilt University report to the Student Health Center for proper treatment or referral; or
2. If away from Vanderbilt University or if the Student Health Center is closed, report to the nearest Physician or Hospital and follow the prescribed treatment advice. The Insured Student should return to the Student Health Center for any necessary follow up care.
3. A claim form is not required to submit a claim. However, an itemized medical bill, HCFA 1500, or UB92 form should be used to submit expenses. The Insured Student/Person's name and identification number need to be included.
4. The form(s) should be mailed within 90 days from the date of Injury or from the date of the first medical treatment for a Sickness, or as soon as reasonably possible. Retain a copy for your records and mail a copy to the Claims Administrator, Klais and Company, Inc., at the address in the back of this brochure. However, proof must be given as soon as reasonably possible and in no event later than one year.
5. Direct all questions regarding claim procedures, status of a submitted claim or payment of a claim, or benefit availability to the Claims Administrator, Klais and Company, Inc., or to the On-Campus Student Insurance Representative.
6. Appeal Procedure: If a claim is wholly or partially denied, a written notice will be sent to the Insured Person containing the reason for the denial. The notice will include a reference to the provision in the Plan description and a description of any additional information, which might be necessary for reconsideration of the claim. The notice will also describe the right to appeal. A written appeal, along with any additional information or comments, may be sent within 90 days after notice of denial. In preparing the appeal, the Insured Person, or his/her representative, may review all documents related to the claim and submit written comments and issues related to the denial. After the written notice is filed and all relevant information is presented, the claim will be reviewed and a final decision sent within 60 days after receipt of the notice of the appeal. Under special circumstances, an extension for further review will be granted, but not for longer than 60 additional days.

REMEMBER THAT EACH INJURY OR SICKNESS IS A SEPARATE CONDITION AND A SEPARATE WRITTEN REFERRAL IS REQUIRED FOR EACH CONDITION EACH POLICY YEAR. A REFERRAL FROM THE STUDENT HEALTH CENTER DOES NOT GUARANTEE THAT THE SERVICES WILL BE COVERED BY THE STUDENT INJURY AND SICKNESS INSURANCE PLAN.

Any provision of this Policy, which on the effective date, is in conflict with the statutes of the state in which the Policy is issued will be administered to conform to the requirements of the state statutes.

QUESTIONS? NEED MORE INFORMATION?

For general information on available benefits, enrollment/eligibility questions, ID cards, general questions or service issues, please contact:

Gallagher Koster

500 Victory Road

Quincy, MA 02171

1-800-468-5867

Email: VUStudentInsurance@Kosterins.com

www.gallagherkoster.com

OR

The On-Campus Student Insurance Representative

Student Health Center, Ground or Third Floor,

Room SS33405

1-615-343-4688

If you need medical attention before the ID card is received, benefits will be payable according to the Policy. You do not need an ID card to be eligible to receive benefits. Call Gallagher Koster to verify eligibility.

For information on a specific claim, or to check the status a claim, please contact:

Klais and Company, Inc.

1867 West Market Street

Akron, OH 44313

1-800-331-1096

Email: Klaisclaims@klais.com

OR

Register for StatusLink Claims Look-Up at www.klais.com

This policy is Underwritten by:

The MEGA Life and Health Insurance Company

Please keep this brochure as a general summary of the insurance. The Master Policy on file at the University contains all of the provisions, limitations, exclusions and qualifications of your insurance benefits, some of which may not be included in this brochure. The Master Policy is the contract and will govern and control the payment of benefits.

This brochure is based on Policy # 2008-99-2