

# Colorado School of Mines Student Health Benefits Plan 2012-13

*Eligibility*

*Enrollment/Waiver Process*

*Costs and Coverage Dates*

*Summary of Benefits*



***This Plan Brochure is for the 2012-13 Plan Year:  
August 21, 2012 through August 19, 2013.***

## **The SHBP and the Affordable Care Act**

Self-funded student health plans, such as the SHBP, are not presently subject to regulation under the Patient Protection and Affordable Care Act (ACA). Mines is, however, voluntarily revising its program benefits and operations to meet or exceed requirements that would otherwise apply to fully insured student health insurance programs. In fact, the SHBP fulfills almost all of the requirements that are applicable to employer-sponsored health plans. The United States Department of Health and Human Services (HHS) requires student health insurance programs to publish certain notices for students and parents/guardians.

**If you have questions about this notice please contact:**

### **Student Health Benefits Plan**

1770 Elm St. #203

Golden, CO 80401

Phone: (303)-273-3388

Email\*: [shbp@mines.edu](mailto:shbp@mines.edu)

**Be advised that you may be eligible for coverage under a group health plan of a parent's employer or under a parent's individual health insurance policy if you are under the age of 26. Contact the plan administrator of the parent's employer plan or the parent's individual health insurance issuer for more information. The SHBP will contact plan administrators to verify your coverage.**

Confidential information or personal health information (PHI) should not be sent through the Mines email system. The SHBP approved a confidential secure messaging program, WordSecure, available to all students regardless of type of personal health care coverage. To subscribe visit: <https://csm.wordsecure.com/>

It is important to note that insurance options through a parent or guardian's employer or individual health insurance plans may not be superior to the SHBP relative to scope of benefits or cost of coverage. More than a third of Mines' undergraduate students, and more than 80 percent of graduate students, were enrolled in the SHBP last year.



## **WELCOME TO THE MINES STUDENT HEALTH BENEFITS PROGRAM**



July 1, 2012

Dear Students and Parents,

The Colorado School of Mines is pleased to offer the University-sponsored Student Health Benefit Plan administered by the Office of Student Health Benefits.

Many students find the University-sponsored plan is a better value and offers higher quality benefits than their parent, employer-sponsored, or individual health plan. Review your current health plan to determine if it meets all of the requirements listed on page 3 of this brochure. Health plan network for the SHBP is provided by United Healthcare Student Resources, giving you access to the largest network of providers and hospitals worldwide.

All students eligible for the 2012–2013 SHBP must complete the enrollment/wiaver process at the start of their enrollment at Mines, and annually thereafter. The cost of the SHBP for the 2012–2013 academic year varies based on the age of the eligible student. Students, enrolling during the Fall semester, will see a charge on their bill at the beginning of fall semester; plan members will see a charge on their bill at the beginning of spring semester (covers through the Summer as well.) The coverage period for fall semester is August 21, 2012, to January 8, 2013, and the coverage period for spring /summer is January 9 to August 19, 2013.

Highlights of the plan include:

- No in-network deductibles or exclusions for pre-existing condition (Complies with ACA).
- 90% coverage of eligible expenses.
- Prescription drug benefits through the 60,000 nation-wide participating pharmacies of Medco Health.
- Coordination of services by Mines Student Health Benefits Office staff who know Mines students. This is particularly important when students need to receive services that the Coulter Student Health Center or private insurance provides.
- On-campus assistance for eligibility and claim submission.
- \$1,500 out-of-pocket maximum per plan year
- \$2,000,000 lifetime maximum benefit (Exceeds ACA requirements).
- Emergency travel assistance through SES.

Enclosed you'll find information on eligibility criteria, enrollment procedures, and benefits. More detail can be found on the SHBP website. In order to make the most of your coverage, and to be sure that you are aware of deadlines, policies, and procedures that affect you, please review the information found in this brochure and online carefully.

Please feel free to contact our office with any questions. We look forward to serving you!

Ron Brummett, MBA, MA  
Director of Student Service



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## CONTACT SECTION

Service	Student Health Program Entity	Phone	Web Site
Primary Care and Dental Care	Coulter Student Health Center After hours and weekends, New West Physicians	303-273-3381 303-278-4600	<a href="http://healthcenter.mines.edu">http://healthcenter.mines.edu</a> <a href="http://www.nwphysicians.com">www.nwphysicians.com</a> (@Golden View Location)
Counseling	Counseling Center	303-273-3377	<a href="http://counseling.mines.edu">http://counseling.mines.edu</a>
Sports Medicine for NCAA-Sanctioned Intercollegiate Sports	CSM Athletic Trainer	303-273-3375	<a href="http://athletics.mines.edu">http://athletics.mines.edu</a>
Emergencies and Crisis Intervention	Life-Threatening Emergencies CSM Public Safety Counseling Center Suicide and Crisis Hot-Line	911 303-273-3333 303-273-3377 303-425-0300	N/A <a href="http://publicsafety.mines.edu">http://publicsafety.mines.edu</a> <a href="http://counseling.mines.edu">http://counseling.mines.edu</a> <a href="http://www.suicidehotlines.com/colorado">www.suicidehotlines.com/colorado</a>
On-Campus Service	CSM Student Health Benefits Plan Coordinator	303-273-3388	<a href="http://shbp.mines.edu">http://shbp.mines.edu</a>
SHBP Benefits (including vision care), and Claims Information	Klais & Company, Inc. Pharmacy (Medco)	800-331-1096 800-711-0917	<a href="http://www.Klais.com/student/resources_univ1.htm">www.Klais.com/student/resources_univ1.htm</a> <a href="http://www.medco.com">www.medco.com</a>
Identification Cards	United Healthcare Student Resources	800-331-1096	<a href="http://www.uhcsr.com/CSM">www.uhcsr.com/CSM</a>
Emergency Services while Abroad	Scholastic Emergency Services	877-488-9833	<a href="http://www.assistamerica.com/student">www.assistamerica.com/student</a>
Confidential Secure Messaging for Student Health Benefits Plan (available to all students regardless of type of personal health insurance coverage)	WordSecure	303-273-3381	To subscribe visit: <a href="https://csm.wordsecure.com/">https://csm.wordsecure.com/</a>

# MINES HEALTH INSURANCE REQUIREMENT AND ONLINE ENROLLMENT/WAIVER PROCESS



## Mines Health Insurance Requirement

Unless otherwise specified in this brochure, the following students must, as a condition of enrollment, regardless of the semester in which enrollment begins, have health insurance that meets or exceeds Mines' coverage requirements:

- (1) all degree-seeking U.S. citizen and permanent resident students, and
- (2) all international students regardless of degree-seeking status.

Students have the option to submit a waiver petition, which will be approved if they are currently enrolled in a health plan that meets ALL of the requirements below.

- has a lifetime maximum benefit of at least \$2,000,000 (with no yearly or per condition maximum benefit that would reduce coverage);
- includes participating health care providers in the Denver metro area for both emergency and non-emergency health care services;
- includes prescription drug benefits;
- provides at least 20 outpatient visits for mental health care services and provides at least 30 days of inpatient mental health care services (including emergency psychiatric admissions);
- coverage is in effect on the first day of classes without any waiting period or pre-existing condition exclusion and will remain in effect for the 2012-13 academic year;
- has a deductible of \$1000 or less (if the deductible is more than \$1000 you verify the ability to pay for medical expenses that are subject to the deductible); and
- has coverage while traveling abroad (if current plan does not have this coverage, students must purchase additional travel insurance).

If your plan does not meet these criteria, you will be enrolled in the SHBP or required to purchase a plan that does meet these standards.

**\*\*Students must have a valid and active Mines email address in order to enroll in or submit a waiver petition for the Student Health Benefits Plan.\*\***

## International Students

All international students regardless of degree-seeking status are required to purchase the SHBP. International students will not be allowed to waive out of the SHBP unless they have a pre-approved embassy, government or US employer sponsored plan as determined by the International Student Program office and the SHBP. International students cannot waive online. Travel insurance is not acceptable.

## NCAA Student Athletes

All Mines intercollegiate athletes are required either to participate in the Student Health Benefits Plan (SHBP) or have acceptable personal health insurance coverage. Intercollegiate athletes may petition to waive participation in the SHBP by submitting an approved waiver petition. (See Student-Athlete Handbook at [www.csmorediggers.com](http://www.csmorediggers.com).)

## Annual Online Enrollment/Waiver Process – September 5, 2012 deadline!

Students required to have health insurance coverage are enrolled in the SHBP unless they submit an approved waiver request by September 5, 2012 for Fall/Spring coverage, January 24, 2013 for Spring/Summer, May 17, 2013 for Summer I, and June 28, 2013 for Summer II. Accounts of all eligible students are charged for the coverage at the start of the semester, and the student must have a waiver request **APPROVED** by the deadline to have that charge removed. Late fees will not be removed.

Students, except international students, are required to use the online system to petition to waive the SHBP coverage and are required to use the online system to enroll in the SHBP.

## Instructions for Using the SHBP Online

### Enrollment/Waiver Process

- log into Trailhead;
- click on Self-Service;
- click on Student;
- click on Registration;
- scroll to bottom, click Enroll/Petition to Waive in Student Health Benefits Plan (SHBP);
- follow instructions on page in pop-up window. Please be sure pop-up blocker is off;
- a notice indicating pending, approval or denial will be emailed within 72 hours;
- print for your records; and
- additional confirmation will be sent to your Mines email account

If you encounter problems or have questions, please contact the Student Health Benefits Plan Coordinator at 303-273-3388 or [shbp@mines.edu](mailto:shbp@mines.edu).



Upon a student's bona fide request and submission of appropriate documentation, the School may grant a waiver of the insurance requirement based on the student's sincerely-held religious belief which prevents the student from buying or having health insurance. All waiver requests must be submitted in writing and will be reviewed by the Student Health Benefits Plan Coordinator. Students who are found to have falsified insurance information may be required to enroll in the SHBP as an Unqualified Late Enrollee, which includes both cost and benefit penalties. Sanctions by Mines may also be imposed if students are found to have intentionally falsified an official Mines required document.

### Enrolling Your Dependents in SHBP

Students wanting to enroll a spouse, domestic partner, or child(ren) in the SHBP must visit the Student Health Benefits Plan Coordinator's office to complete an enrollment form and have the additional cost of coverage added to their tuition/fee billing. Eligible dependents may only be enrolled during the annual open enrollment period and must complete a new enrollment form annually. Continued annual dependent coverage is not automatic. This form must be completed by Mines' Census Day.

### Late Waivers

Petitions for waiving SHBP coverage after the deadlines stated here will be considered on an individual basis. If granted, SHBP waiver petitions after the enrollment/waiver deadline will be subject to a \$125 late waiver fee for requests submitted prior to October 5, 2012 (February 24, 2013 for Spring, May 24, 2013 for Summer I, and July 8, 2013 for Summer II). Late fees are not appealable.

### Waiver Petition Denial Appeals Process

A waiver will be denied when a student does not provide documentation of current coverage that meets Mines requirements.

Appeals process [Formal]

- Level 1 Appeal - SHBP Appeals Committee comprised of faculty and students.
- Level 2 Appeal - Plan Administrator.

**Refund information can be found on page 7.**

### Termination

**Coverage terminates the day prior to the start of the spring semester for Covered Students: who:**

- Graduate in December,
- Withdraw from the University after the fall Census Day,
- Are academically suspended after the fall Census Day, or
- Otherwise, lose eligibility as described in this document or the Plan Document.

**Coverage terminates the day prior to the start of the fall semester for Covered Students who:**

- graduate in May, Summer I or Summer II,

- withdraw from the University after the spring Census Day,
- are academically suspended after spring Census Day, or
- Otherwise, lose eligibility as described in this document or the Plan Document.

### COBRA and Extension of Eligibility/Benefits

The Student Health Benefits Plan is not subject to the extension of eligibility provisions required under Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA). Accordingly, the Student Health Benefits Plan does not provide an extension of eligibility provision or any extension of benefit provision unless specifically provided for under the terms and conditions of the program.

### QUESTIONS?

For further information, please consult the Contacts on page 2. Identification cards may be printed by logging into your online account at [www.uhesr.com/csm](http://www.uhesr.com/csm). In-Network Preferred Providers and participating pharmacies also may be found by logging into your online account.

### NOTICES

The SHBP provided by Mines complies with the standards for student health benefit programs recommended by the American College Health Association, [www.acha.org](http://www.acha.org).

The Colorado School of Mines complies with the Health Insurance Portability and Accountability Act of 1996. Privacy policies for the Coulter Student Health Center and the Counseling Center may be obtained by visiting either facility or at the following websites: [healthcenter.mines.edu](http://healthcenter.mines.edu) or [counseling.mines.edu](http://counseling.mines.edu).

The SHBP complies fully with Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, and the Age Discrimination Act of 1975, as all three laws were amended by the Civil Rights Restoration Act of 1987. Pregnancy benefits are provided on the same basis as any other medical condition. The Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) does not apply to plans that are not employer-sponsored.

As of the date of publication of this Plan Brochure for the 2012-13 *Plan Year*, final regulations (refer to Federal Register /Vol. 77, No. 55 / Wednesday, March 21, 2012 / Student Health Insurance Coverage), self-funded student health plans are not subject to the final regulations..

# STUDENT HEALTH BENEFITS PLAN - GREAT COVERAGE AND VALUE



## IMPORTANT POINTS TO CONSIDER

Good health is essential to academic success, and adequate health insurance is essential to receive high quality health care. Unexpected medical bills can also threaten the ability to complete an education if students are uninsured or have inadequate coverage. Health insurance is particularly important as primary care and mental health care services provided by Mines are limited as explained in this brochure.

- The Mines Student Health Benefits Plan (SHBP) provides outstanding coverage at an affordable cost.
- If a student becomes eligible for employer-sponsored health insurance that meets Mines' health insurance requirements, he or she may discontinue purchasing the SHBP at the spring semester. A pro-rated refund for the cost of coverage is not available for SHBP-Covered students who acquire other health insurance coverage during the Plan Year except for entry into the armed forces.
- Students Covered under a managed care type of health insurance may not have full access to health care providers while in the Denver area. This is a particularly important consideration for students needing access to mental health care providers.
- NCAA intercollegiate athletes may be taking significant financial risk if they do not enroll in the Student Health Benefits Plan. They must confirm that their personal health insurance will cover injuries resulting from the practice or play of intercollegiate sports. (See page 11 for more details.)
- The SHBP includes an annual vision exam benefit. (See page 7 for details.)
- The SHBP includes special medical evacuation and repatriation coverage for all international students. The SHBP also includes special medical evacuation and repatriation coverage for SHBP participants who travel abroad. (Please see page 10 for details.)

## SHBP Overview

The Colorado School of Mines is pleased to offer a student health benefits plan that is designed to provide student coverage and program value. This program provides world-wide coverage for injury and sickness, on- or off-campus.

The Student Health Benefits Plan is self-funded by the Colorado School of Mines. Insurance commonly referred to as stop-loss coverage, is purchased by Mines to insure large claims. The SHBP is operated solely for the benefit of SHBP-Covered Persons.

## SHBP Student Eligibility

Unless otherwise specified in this brochure, the following students, regardless of the semester they enroll at Mines, must have health insurance as a condition of enrollment that meets or exceeds Mines' coverage requirements:

1. all degree-seeking U.S. citizen and permanent resident students, and
2. all international students regardless of degree-seeking status.

**J-1 visa non-degree students will have coverage periods the same as any other student.**

Upon a student's bona fide request and submission of appropriate documentation, the School may grant a waiver of the insurance based on the student's sincerely-held religious belief which prevents the student from buying or having health insurance. All waiver requests must be submitted in writing and will be reviewed by the Student Health Benefits Plan Coordinator.

All eligible students must meet the following requirements:

1. Students must be enrolled in the SHBP prior to the enrollment/waiver deadline for each coverage period, which is Census Day. Students who waive coverage for the fall semester will not be allowed to change this decision for the spring/summer or summer coverage periods except as specifically allowed for Qualified Late Enrollees (refer to Voluntary SHBP Eligibility Classes). Requests for changing a SHBP waiver will not be considered after the enrollment/waiver deadline.
2. Students must attend regularly scheduled classes for the first 31 days of each coverage period unless the student has an approved medical withdrawal from Mines.
3. The student has not been enrolled in the SHBP for more than nine years while in a single degree program.
4. Students are required to establish that they are pursuing a degree and making successful progress toward degree completion. For graduate degree students, two consecutive occurrences of unsatisfactory progress indication and/or dismissal from a graduate degree program will result in termination of coverage at the end of the current coverage period.
5. Refer to the page 11 for special insurance requirements for students who participate in NCAA-sanctioned intercollegiate sports.

## Students Not Eligible to Participate in the SHBP

The following students are not eligible to enroll in the SHBP:

- Non-degree seeking U.S. Citizens and Permanent Residents, regardless of the number of credit hours, and
- Non-degree, concurrently enrolled J-1 visa students when Mines does not hold the Visa documentation.

## 2012-13 SHBP COSTS AND COVERAGE DATES



The annual cost of coverage is based upon your age as of August 1, 2012	2012 Fall Semester August 21, 2012 - January 8, 2013	2013 Spring/Summer January 9, 2013 - August 19, 2013	2013 Spring/Summer Only for students not enrolled in the SHBP in the Fall Semester January 9, 2013 - August 19, 2013	2013 Summer I and Graduate Research May 13, 2013 - August 19, 2013	2013 Summer II June 24, 2013 - August 19, 2013
Student age 16 - 21	\$767	\$767	\$1,020	\$651	\$371
Student age 22 - 26	\$876	\$876	\$1,165	\$744	\$424
Student age 27 - 32	\$1,034	\$1,034	\$1,375	\$878	\$501
Student age 33 - 38	\$1,262	\$1,262	\$1,678	\$1,070	\$612
Student age 39 - 49	\$1,645	\$1,645	\$2,186	\$1,396	\$797
Student age 50 - 64	\$2,532	\$2,532	\$3,365	\$2,148	\$1,226
Student age 65+	\$4,450	\$4,450	\$5,912	\$3,773	\$2,155
Spouse	\$2,758	\$2,758	\$3,674	\$2,339	\$1,334
Child(ren)	\$1,864	\$1,864	\$2,490	\$1,581	\$901
Spouse and Child(ren)	\$4,622	\$4,622	\$6,164	\$3,920	\$2,235

### Annual Open Enrollment

The SHBP is an annual program. The cost of coverage for the fall semester will appear on the student's bill at the start of the fall semester; the cost of coverage for spring/summer will appear on the student's bill at the start of the spring semester. Students who waive enrollment in the SHBP are not eligible for enrollment until the next annual open enrollment period, except for provisions established for Qualified Late Enrollees. For example, a student who waives enrollment in the SHBP for the fall semester is not eligible to enroll in the subsequent spring/summer coverage period. Note that students who are Covered by the SHBP for the spring semester automatically have coverage through the summer, including students who are graduating in May. Students who enroll in the SHBP for the fall semester may discontinue purchasing the SHBP for the spring semester if they have acquired other group health insurance coverage that meets Mines' insurance requirements. Students (other than NCAA athletes) may withdraw from the SHBP during any coverage period if they acquire other group health insurance, but no refunds are provided. Pro-rated refunds are provided only if the student enters into the armed services. See Termination on page 4.

### Voluntary SHBP Eligibility Classes

Spouses, domestic partners, and children of SHBP-Covered students are also eligible for participation in the SHBP. Eligible dependents are the spouse (except in the event of divorce or annulment), domestic partner, and children younger than 26 years of age. Pro-rated costs are available for newly acquired dependents only.

### Approved Medical Withdrawal/Leave of Absence

Students must be enrolled in the SHBP in the period of coverage immediately preceding the period of medical withdrawal. Undergraduate students withdrawn from Mines for medical reasons by the Associate Dean of Students, and graduate students granted an approved medical leave of absence by the Dean of Graduate Studies prior to Census Day may request continuation of the SHBP

coverage for that semester. Enrollment in the SHBP will continue, and cost of coverage is charged, until the end of the Plan Year for Covered students granted an approved medical withdrawal or leave of absence after Census Day. Spouses and dependents of such students are similarly eligible for coverage.

### Qualified Late Enrollees

An eligible student will only be allowed to enroll in the SHBP after the applicable enrollment/waiver period if proof is furnished that the student became involuntarily ineligible for coverage under another group's insurance plan during the 30 days immediately preceding the date of the request for late enrollment in the SHBP. In such cases, the student's effective date of coverage under the SHBP will be the first day of the month in which the student involuntarily loses coverage. The 30-day period in the provision may be extended if the student can establish that he or she was unaware of the involuntary loss of coverage.

### Unqualified Late Enrollees

An Unqualified Late Enrollee will be subject to a pre-existing condition limitation that includes a six month look back period for diagnosis or treatment and a six month waiting period for benefits for any pre-existing condition to begin, and a \$250 surcharge will be added to their account. Unqualified Late Enrollees cannot purchase SHBP dependent coverage until the next Annual Open Enrollment Period. Situations that would result in a student being viewed as an Unqualified Late Enrollee are: a student is found to have misrepresented his or her plan coverage on the waiver form; a student loses coverage and seeks enrollment in the plan more than 30 days after the loss of his/her previous plan; or a student wishes to enroll in the SHBP without a qualifying event (see above).



# SHBP PROVISIONS



## Preferred Plan

The SHBP offers a network of providers that gives you the opportunity to save by offering a higher benefit level when you see In-Network Preferred Providers. This plan offers the typical health plan benefits plus many services that you may not expect from a PPO — including some preventive care and Prescription Drugs. When you see In-Network Preferred Providers, they will take care of all the necessary paperwork for you. With this plan, you may select any doctor or Hospital you wish. You will receive benefits for most Covered services even if you choose to receive care from an Out-of-Network provider — but you will pay a greater share of the cost. Please note that Out-of-Network care is not Covered for certain specialized services.

## Refunds

**Refunds for the cost of SHBP coverage paid for benefits will only be made upon the entry of any Covered Person into the armed forces of any country. A prorated refund will be returned to such person upon written request.**

## Withdrawals

Students who withdraw from Mines for non-medical reasons prior to Census Day, or who do not attend regularly scheduled classes for the first 31 days of each coverage period, are not eligible for the SHBP coverage (refer to exceptions based on medical withdrawal).

## Identification Cards

Students who would like to receive their identification cards in a timely manner should enroll using the online enrollment form. Receipt of cards will be within 2 weeks of enrollment. Students may log onto the UnitedHealthcare Student Resources website at [www.uhcsr.com/csm](http://www.uhcsr.com/csm) to print additional/replacement identification cards for the 2012-13 academic year. Student will need their identification number (SRID) in order to do this. SRID numbers can be found on the identification card underneath the student's name.

## Understanding the Network

The SHBP is a PPO plan utilizing the UnitedHealthcare Options PPO Network. UnitedHealthcare has negotiated discounted service rates in order to provide the best health care value to you. The plan encourages you to use In-Network Preferred Providers to maximize your health care dollars. Using In-Network Preferred Providers results in a lower deductible and a lower out-of-pocket maximum. Out-of-Network service charges by Physicians and facilities are higher since they have not agreed to provide a discount on their services.

Want to see if your doctor is in the UnitedHealthcare Options PPO network? Go to [www.UHCSR.com/CSM](http://www.UHCSR.com/CSM) to search for Participating Providers. You can also call Customer Service at 800-331-1096. Customer Service Representatives are available from 8:00 AM - 5:00 PM, Eastern Time, Monday through Friday.

## Pharmacy Benefits

The SHBP includes benefits for outpatient Prescription Drugs when dispensed by Medco Pharmacies. Please refer to the Summary of Benefits, page 8, for information.

## Vision Benefits

The SHBP includes a vision exam once per Plan Year and the benefit is available from either an In-Network Preferred Provider or Out-of-Network provider. Please refer to the Summary of Benefits, page 8, for additional information.

## Services Provided at Coulter Student Health Center

Laboratory services at the Coulter Student Health Center, which are sent to the Center's contracted reference laboratory, are covered at 100%, excluding certain screening tests.

Students are not required to submit claims for these services. No part of this benefit is administered by Klais & Company. Explanation of Benefit forms will not be issued to SHBP Covered Persons for services received at Coulter Student Health Center.

Services are also provided at Coulter Student Health Center for travel and wellness benefits as specified in this brochure.

## Insurance Plans, Funding, and Indemnification of Risk

The Dental Clinic at the Coulter Student Health Center is not a Participating Provider with private dental insurance plans. A billing statement students may submit to private dental insurance plans will be provided upon request.

Funding for dental care benefits is derived from a capitation payment each semester within the cost of student-only coverage. No part of the self-funded dental benefits, laboratory charges at the Coulter Student Health Center, or Counselor Referral Network Benefits, is covered by Klais & Company, Inc. Also, Klais & Company, Inc. has no responsibility for administration of dental claims, laboratory charges at the Coulter Student Health Center, or Counselor Referral Network Benefits.

## Membership Brochure

**This brochure is not a contract. The Colorado School of Mines reserves the right to amend or terminate the SHBP at any time. It provides a summary of the benefits and limitations of the SHBP. If there is any difference between this brochure and the plan document, the provisions of the plan document on file with the school will govern.**

SUMMARY OF BENEFITS	In-Network *	Out of Network
<b>Benefit Period:</b>	<b>PLEASE SEE THE PLAN DOCUMENT FOR COMPLETE SCHEDULE OF BENEFITS</b>	
8/21/2012 to 8/19/2013		
Lifetime Maximum Benefit	\$2,000,000	\$2,000,000
	Max=Maximum PA= Preferred Allowance	R&C=Reasonable and Customary Allowance
Annual Deductible		
a) Individual	\$0	\$1,000
b) Family	\$0	\$3,000
Out of Pocket Maximum		
a) Individual	\$1,500	\$3,000
b) Family	\$3,000	\$9,000
Co-Insurance	90% except as noted	70% except as noted
	<b>Outpatient Care</b>	
Medical Office Visits		
Primary Care	\$25 Copay per Visit, 100% of PA	\$25 Copay per Visit, 70% of R&C
Specialist (No Referral Needed)	\$25 Copay per Visit, 100% of PA	\$25 Copay per Visit, 70% of R & C
Emergency Care	\$100 Copay (waived if admitted) per visit, 90% of PA	\$100 copay (waived if admitted) per visit, 70% of R&C
Urgent Care	\$35 Copay per Visit, 90% of PA	\$35 Copay per Visit, 70% of R&C
Preventative Care Services		
a) Adult Services <sup>1</sup>	\$0 Coinsurance to yearly maximum of \$300	Not Covered
b) Children's Services <sup>2</sup>	\$0 Coinsurance to yearly maximum of \$300	Not Covered
Vision	\$25 Copay per Visit, 100% of PA	\$25 Copay per Visit, 70% of R&C
One Exam per Plan Year		
Annual Exam--Women & Men <sup>3</sup>	See Preventative Care Services above	Not Covered
Prescription Drugs <sup>4</sup>	Tier 1-\$15 (Generic Drugs)	No Benefits
	Tier 2-\$30 (Preferred Drugs)	
	Tier 3-\$60 (Non Preferred Drugs)	
	Categorized within 3 Tiers-Up to 30 days, 30 units	
	Mail order through Medco-90 days for 2 times copay	
Physiotherapy <sup>5</sup>	90% of PA, \$25 copay per visit for visits 1-20. Copayment increases to \$40 for visits 21-40	70% of R & C
Ambulance Services & Air Ambulance		
	100% of PA/\$200 copay (per trip)	100% of R & C/\$200 Deductible (per trip)
	90% of PA/\$5000 Maximum for Plan Year	70% of R & C/\$5000 Maximum for Plan Year
Allergy Injections	90% of PA	70% of R & C
If not billed with an Office Visit		(After Annual Plan year Deductible)
Acupuncture <sup>6</sup>	100% of PA/\$25 copay per visit	70% of R & C/\$25 Deductible per visit
Laboratory & Diagnostic X-Ray	90% of PA	70% of R & C
Radiation & Chemotherapy	90% of PA	70% of R & C
Durable Medical Equipment <sup>7</sup>	90% of PA/\$5000 Maximum per Plan Year	Not Covered
Pregnancy & Complications of Pregnancy <sup>8</sup>		
	Paid as any other Illness	Paid as any other Illness

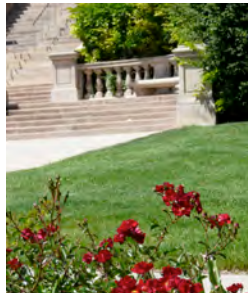
	<b>Outpatient Care Continued</b>	
	<b>In Network</b>	<b>Out of Network</b>
NCAA Sanctioned Intercollegiate Sports Benefit, Up to Maximum of \$90,000 per injury		
	Paid as any other Injury	Paid as any other Injury
Day Surgery	90% of PA/\$250 Copay	70% of R & C/\$750 Copay
Surgeon's Fees	90% of PA	70% of R & C
	<b>Inpatient Care</b>	
Hospital Expense	90% of PA/\$250 Copay	70% of R & C/\$750 Copay
Routine Newborn Care	Paid as any other illness	Paid as any other illness
Routine nursery care provided immediately after birth		
Surgeon's Fees	90% of PA	70% of R & C
Physician's Visits Not related to surgery	90% of PA	70% of R & C
Pre-Admission Testing <sup>9</sup>	90% of PA	70% of R & C
	<b>Mental Health Care</b>	
Psychotherapy	Paid as any other illness at a coinsurance rate of 50% Benefits are provided on the same schedule as Biologically Based Mental Illness & defined Mental Disorders when care is received through providers directly contracted by CSM and care is authorized, as specified, by the CSM Counseling Center This provision only applies to the copayment benefit and the maximum benefit limit of \$10,000 in any 12 month period	Subject to R & C allowances, paid as any other illness at a coinsurance of 50%
Maximum benefits of \$10,000 in any 12 month period, combined for both In-Network and Out of Network Providers		
Biologically Based Mental Illness, Defined Mental Disorders, Alcohol/Drug Abuse	Paid as any other illness	Paid as any other illness
	See information on page 12	
Learning Disability Diagnosis (Including ADHD and ADD)	Lifetime of \$600, requires referral from the Mines Counseling Center	Not Covered
Medical management of ADHD	Paid as any other illness	Paid as any other illness
Treatment	Paid as outpatient psychotherapy (see above)	Subject to R & C allowances, paid as any other illness at a coinsurance of 50%
	<b>PLEASE SEE THE PLAN DOCUMENT FOR COMPLETE SCHEDULE OF BENEFITS</b>	
	<b>Footnotes</b>	
1- Includes all nationally recommended preventative services, including PAP test, PSA screening, Mammograms. See Plan Document for full details.		
2-Includes all nationally recommended well child visits, immunizations and more to age 19. See Plan Document for full details.		
3-This Benefit is not subject to the Deductible requirement for Out of Network Care.		
4-Outpatient prescription drug copayments/coinsurance do not count toward satisfaction of the Annual Out of Pocket Expense Limit.		
5-Benefits are limited to one visit per day, 40 visits max per plan year. Children under age 6, benefits are limited to 40 visits each for speech, occupational and physiotherapy.		
6-Maximum 12 Visits per plan year.		
7-A written prescription must accompany the claim when submitted.		
8-Voluntary Termination of Pregnancy is not covered.		
9-Within 3 working days prior to admission.		
	<b>Information</b>	
*- The In-Network Preferred Provider for this plan is United Healthcare Options PPO Network.		
The Student Health Benefits Plan (SHBP) provides benefits for the Reasonable and Customary charges by a covered person for loss due to injury or sickness up to the lifetime maximum of \$2,000,000.		

# INTERNATIONAL TRAVEL: EMERGENCY SERVICES FOR SHBP-Covered Persons



## Participation in the SHBP provides emergency services for students who travel abroad.

An International Travel Emergency Assistance, Medical Evacuation and Repatriation Program is included for students and dependents Covered by the Student Health Benefits Plan. The cost for this program is included in charges for the SHBP coverage, and the service is provided by SES. SES utilizes highly trained, multilingual coordinators and board certified Physicians in conjunction with an extensive information and communication system to assist travelers worldwide. SES offers prompt, professional help in any medical or personal emergency, 24 hours a day.



### SES Services

- Worldwide 24-hour toll-free telephone assistance in locating the nearest, most appropriate medical care.
- Overcoming language barriers by directing the SHBP-Covered Persons to English speaking doctors or translators.
- Monitoring progress during the course of medical treatment and recovery, including arranging for necessary specialists upon a doctor's request.
- Maintaining contact with family, personal Physician, and Mines, as appropriate
- Assistance in coordinating admission to Hospitals or other care facilities.
- Coordination of direct payments or deposits to health care providers.
- Management, coordination, and payment of emergency medical evacuations or repatriation.
- Coordination of emergency blood and medication transfers.
- Preplanning of medical support in remote areas.
- Emergency message transmittal services.
- Emergency international funds transfer capabilities.
- Travel assistance for a family member wishing to be with a patient Hospitalized for more than seven days (includes payment of round-trip economy airfare to the place of Hospitalization).
- Assistance for unattended dependent children (includes payment of one-way economy airfare to the place of residence with an escort if required).
- Assistance in making arrangements for interrupted travel plans resulting from an emergency situation.

- Knowledgeable legal referral service.
- Assistance with travel problems such as lost or stolen passports.

### Locating Medical Services

SES has a database of thousands of international providers. These providers encompass doctors, Hospitals, clinics, air ambulance companies, and others. Providers are carefully selected based on the medical specialty, location, language, and office hours. In addition, SES Assistance Specialists are multilingual and highly trained.

### Payment of Medical Bills

The SHBP coverage may provide benefits for medical expenses incurred while traveling abroad as Out-of-Network (refer to the Student Health Benefits Plan for coverage of such expenses). SES includes coverage for expenses associated with a Medically Necessary evacuation, but all other medical bills are the responsibility of the Covered Person. SES will coordinate all billing and insurance verifications, including settling any guarantee of payment. This ensures that there is no delay or denial of medical treatment because of an inability to make payment.

**Important Note: SES is not travel or medical insurance but a service provider for emergency medical assistance services. All assistance services must be arranged and provided by SES. Claims for reimbursement of services not provided by SES will not be accepted.**

### 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](mailto:medservices@assistamerica.com).

Please refer to the SES Program Guide at [www.uhcsr.com/CSM](http://www.uhcsr.com/CSM) for additional information, including limitations and exclusions pertaining to the SES program.

### Special Information for Mines International Students Enrolled in the SHBP

International students enrolled in the SHBP are Covered by SES (as explained in this brochure) while they are outside the United States as part of Mines-sponsored travel. Also, international students enrolled in the SHBP are Covered by SES for medical evacuation and repatriation while they are at Mines.

**NOTICE: International travel is covered as Out-of-Network.**

# STUDENTS WHO PARTICIPATE IN NCAA - SANCTIONED INTERCOLLEGIATE SPORTS



Intercollegiate sports at the Colorado School of Mines are subject to additional insurance requirements as specified below. The requirements apply even if the student is only trying out for a team or is only engaged in a single day of intercollegiate sports practice activities. **Athletes will not be allowed to change their declaration of SHBP coverage and enroll in the SHBP at the spring semester.**

**To enroll in or waive SHBP coverage, athletes engaged in NCAA-sanctioned intercollegiate sports must complete:**

- a special enrollment/waiver form and submit it to the Athletic Department, and
- an online enrollment/waiver form.

Athletes will not be allowed to participate in intercollegiate practice or play until the NCAA form is completed and submitted to the Athletic Department.

**Please make note of the following.**

- If you waive participation in the SHBP, you and your parent/guardian accept financial responsibility for any expenses or illnesses resulting from the practice or play of NCAA-sanctioned intercollegiate sports. This liability includes: (1) any expense limited or excluded by the NCAA catastrophic insurance and (2) the \$90,000 deductible under the policy. The NCAA catastrophic insurance policy is available for review at the Mines Athletic Department.
- If you enroll in the SHBP and you comply with the pre-authorization for care requirements, you will be responsible only for the copayments, deductibles, and any ineligible charges under the program.
- The cost of the SHBP for students who are engaged in the practice or play of intercollegiate sports will no longer be subject to a surcharge. The cost for students who participate in NCAA-sanctioned intercollegiate sports will be the same as for all other students who participate in the SHBP.
- If you waive participation in the SHBP and will be relying on employer-sponsored health plan coverage, you must confirm that your plan will cover injuries resulting from the practice or play of intercollegiate sports. Students and parents should use caution in relying on employer-sponsored health coverage as some plans have adopted exclusions for professional sports or organized sports such as intercollegiate athletics

## **NCAA Coverage for Catastrophic Intercollegiate Athletic Injury**

NCAA catastrophic coverage is provided, without charge, to all Mines students who participate in NCAA-sanctioned intercollegiate athletics, regardless of participation in the SHBP. This coverage is provided through the National Collegiate Athletic Association. The NCAA coverage has two levels of financial liability for students: (1) any expense limited or excluded by the NCAA catastrophic insurance and (2) the \$90,000 deductible under the policy. This coverage also includes important benefits other than reimbursement of medical expenses (e.g., college education benefits and assimilation/rehabilitation benefits).

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## **OTHER SHBP PROVISIONS**

### **Benefits for Prosthetic Devices**

Benefits will be paid for the Usual and Customary Charges for the purchase of prosthetic devices. Prosthetic device means an artificial device to replace, in whole or in part, an arm or leg. Benefits are limited to the most appropriate model that adequately meets the medical needs of the Covered Person as determined by a Physician. Repairs and replacements of prosthetic devices are also Covered unless necessitated by misuse or loss. Benefits shall be subject to all deductible, copayment, coinsurance, limitations, or any other provisions of the Plan Document.

### **Benefits for Telemedicine Services**

Benefits will be paid for Covered Medical Expenses on the same basis as services provided through a face-to-face consultation for services provided through telemedicine for a Covered Person residing in a county with one hundred fifty thousand or fewer residents. "Telemedicine" means the use of interactive audio, video, or other electronic media to deliver health care. The term includes the use of electronic media for diagnosis, consultation, treatment, transfer of medical data and medical education. The term does not include services performed using a telephone or facsimile machine. Nothing in this provision shall require the use of telemedicine when in-person care by a Participating Provider is available to a Covered Person within the company's network and within the Covered Person's geographic area.

Benefits shall be subject to all deductible, copayment, coinsurance, limitations, or any other provisions of the Plan Document.

### **Benefits for Mammography**

Benefits will be paid for the actual expense incurred up to \$90.00 for low-dose screening mammography for the presence of occult breast cancer. Benefits will be provided according to the following guidelines:



1. a single baseline mammogram for women 35 to 39 years of age.
2. a mammogram not less than once every two years for women 40 years of age and under 50 years of age or more often for women with risk factors to breast cancer if recommended by her Physician.
3. a mammogram every year for women 50 to 65 years of age.

“Low-dose mammography” means the x-ray examination of the breast, using equipment dedicated specifically for mammography including but not limited to the x-ray tube, filter, compression device, screens, films, and cassettes, with an average radiation exposure delivery of less than one rad mid-breast, with two views for each breast.

The plan deductible will not be applied to this benefit.

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

### Benefits for Diabetes

Benefits will be paid for the Usual and Customary Charges for all medically appropriate and necessary equipment, supplies, and outpatient diabetes self-management training and educational services including nutritional therapy if prescribed by a Physician.

Diabetes, outpatient self-management training and education shall be provided by a Physician with expertise in diabetes. See Plan Document for detailed listing of expenses covered.

Benefits shall be subject to all deductible, copayment, coinsurance, limitations, or any other provisions of the Plan Document.

### Benefits for Cervical Cancer Vaccines

Benefits are payable for the cost of cervical cancer vaccinations for all Covered Persons under the age of 20 for whom a vaccination is recommended by the Advisory Committee on Immunization practices of the United States Department of Health and Human Services.

### Benefits for Medical Foods

Benefits are payable for Medical Foods needed to treat inherited enzymatic disorders caused by single gene defects involved in the metabolism of amino, organic, and fatty acids as specified below.

If the plan provides benefits for Prescription Drugs, benefits will be paid the same as any other Sickness for Medical Foods, to the extent Medically Necessary, for home use for which a Physician has issued a written, oral or electronic prescription. Benefits will not be provided for alternative medicine.

Coverage includes but is not limited to the following diagnosed conditions: phenylketonuria; maternal phenylketonuria; maple syrup urine disease; tyrosinemia; homocystinuria; histidinemia; urea cycle disorders; hyperlysinemia; glutaric acidemias; methylmalonic acidemias; and propionic acidemia. Benefits do not apply to cystic

fibrosis patients or lactose- or soy-intolerant patients.

There is no age limit on the benefits provided for inherited enzymatic disorders except for phenylketonuria. The maximum age to receive benefits for phenylketonuria is 21 years of age; except that the maximum age to receive benefits for phenylketonuria for women who are of child-bearing age is 35 years of age.

Medical Foods means prescription metabolic formulas and their modular counterparts, obtained through a pharmacy, that are specifically designed and manufactured for the treatment of inherited enzymatic disorders caused by single gene defects involved in the metabolism of amino, organic, and fatty acids and for which medically standard methods of diagnosis, treatment, and monitoring exist. Such formulas are specifically processed or formulated to be deficient in one or more nutrients and are to be consumed or administered externally either via tube or oral route under the direction of a Physician.

Benefits shall be subject to all deductible, copayment, coinsurance, limitations, or any other provisions of the Plan Document.

### Benefits for Prostate Cancer Screening

Benefits will be paid for actual charges incurred up to \$65 for an annual screening by a Physician for the early detection of prostate cancer. Benefits will be payable for one screening per year for any male Covered Person 50 years of age or older. One screening per year shall be Covered for any male Covered Person 40 to 50 years of age who is at risk of developing prostate cancer as determined by the Covered Person's Physician. The screening shall consist of the following tests:

1. a prostate-specific antigen (PSA) blood test; and
2. digital rectal examination.

The plan deductible will not be applied to this benefit and this benefit will not reduce any diagnostic benefits otherwise allowable under the Plan Document. Benefits shall be subject to all copayment, coinsurance, limitations, or any other provisions of the Plan Document.

### Benefits for Biologically Based Mental Illness

Benefits will be paid the same as any other Sickness for the treatment of Biologically Based Mental Illness. The benefit provided will not duplicate any other benefits provided in this Plan Document.

“Biologically based mental Illness” means schizophrenia, schizoaffective disorder, bipolar affective disorder, major depressive disorder, specific obsessive-compulsive disorder, and panic disorder. “Mental Disorder” means posttraumatic stress disorder, drug and alcohol disorders, dysthymia, cyclothymia, social phobia, agoraphobia with panic disorder, and general anxiety disorder. Mental Disorder also includes anorexia nervosa and bulimia nervosa to the



extent those diagnoses are treated on an out-patient, day treatment, and in-patient basis, exclusive of residential treatment.

Benefits shall be subject to all deductible, copayment, coinsurance, limitations, or any other provisions of the Plan Document.

### Benefits for Psychotherapy

Benefits will be paid the same as any other Sickness at a coinsurance percentage of 50% for psychotherapy treatment subject to the following provisions:

#### Inpatient or Partial Hospitalization Benefits

Benefits are limited to 45 days for inpatient care or 90 days for Partial Hospitalization care in any 12-month period. For the purpose of computing the period for which benefits are payable, the following will apply:

1. Two days of Partial Hospitalization shall reduce by one day the 45 days for inpatient care. One day of inpatient care shall reduce by two days the 90 days available for Partial Hospitalization.
2. Each two days of Partial Hospitalization shall reduce by one day the total days available for all Sicknesses for any one 12-month period.

Partial Hospitalization, for the purposes of this benefit, means continuous treatment for at least three hours, but not more than 12 hours during a 24-hour period.

#### Outpatient Benefits

Treatment will be provided for outpatient services furnished by:

1. a comprehensive health care service corporation; or
2. a Hospital, a Community Mental Health Center; or
3. other mental health clinic approved by the Colorado Department of Human Services to provide such care; or
4. a registered professional nurse; or
5. a licensed clinical social worker, acting within the scope of license; or
6. furnished by or under the supervision of a licensed Physician or psychologist.

Except as stated below, all such services must be provided by or under the supervision of a licensed Physician or licensed psychologist; and records must show that the licensed Physician or psychologist saw the patient or had a written summary of consultations or a personal consultation with the therapist at least once each 90 days. Covered services under this benefit, which can legally be furnished by a registered professional nurse or licensed clinical social worker, acting within the scope of his or her license, will not require the supervision of a Physician or psychologist. Reimbursement may be made directly to such provider.

Outpatient Benefits are limited to \$10,000 in any 12-month period. Benefits shall be subject to all deductible, copayment, coinsurance, limitations, or any other provisions of the Plan Document.

### Benefits for Child Health Supervision Services

Benefits will be paid for the Usual and Customary Charges for

Child Health Supervision Services from birth up to the age of 19. Benefits are payable on a per visit basis to one health care provider per visit.

Child Health Supervision Services rendered during a periodic review are Covered only to the extent such services are provided during the course of one visit by, or under the supervision of, a single Physician, Physician's assistant or registered nurse.

"Child Health Supervision Services" means the periodic review of a child's physical and emotional status by a Physician or other provider as above. A review shall include, but not be limited to, a history, complete physical examination, developmental assessment, anticipatory guidance, appropriate immunizations, preventative services, and laboratory tests in keeping with prevailing medical standards.

Immunizations are based on the recommended childhood immunization schedule and the recommended immunization schedule for children who start late or who are more than one (1) month behind, published by the CDC. Recommended schedules are available from:

Advisory Committee on Immunization Practices,

[www.cdc.gov/nip/acip](http://www.cdc.gov/nip/acip);

American Academy of Pediatrics, [www.aap.org](http://www.aap.org);

American Academy of Family Physicians, [www.aafp.org](http://www.aafp.org).

The plan deductible and dollar limits will not be applied to this benefit. Benefits shall be subject to all copayment, coinsurance, limitations, or any other provisions of the Plan Document

### Early Intervention Services

Benefits will be paid for the Reasonable and Customary Charges for early intervention services provided by a qualified early intervention provider from birth up to the age of 3. Benefits are limited to \$5,725 annual coverage (adjusted for inflation). Early intervention services means services, defined by Colorado Department of Human Services, that are authorized through eligible child's Individual Family Service Plan.

### Benefits for Therapies for Congenital Defects and Birth Abnormalities

Benefits will be paid the same as any other Sickness for physical, occupational, and speech therapy for congenital defects and birth abnormalities for Covered Dependent children for the first 31 days of the newborn's life. After the first 31 days of life the medically necessary treatment for physical, occupational and speech therapy for congenital defects and birth abnormalities for Covered Dependent children up through five (5) years of age will be covered the same as for any other Illness. Benefits will be paid for the greater of the number of such visits provided under the plan or twenty visits per year for each therapy. Benefits will be provided without regard to whether the condition is acute or chronic and without regard to whether the purpose of the therapy is to maintain or to improve functional capacity.



Benefits shall be subject to all deductible, copayment, coinsurance, limitations, or any other provisions of the Plan Document.

### Benefits for Cleft Lip or Cleft Palate

Benefits will be paid the same as any other Sickness for treatment of newborn children born with cleft lip or cleft palate or both.

Benefits shall include:

1. the Medically Necessary care and treatment including oral and facial surgery;
2. surgical management;
3. the Medically Necessary care by a plastic or oral surgeon;
4. prosthetic treatment such as obturators, speech appliances, feeding appliances;
5. Medically Necessary orthodontic and prosthodontic treatment;
6. habilitative speech therapy,
7. otolaryngology treatment; and
8. audiological assessments and treatment.

Benefits shall be subject to all deductible, copayment, coinsurance, limitations, or any other provisions of the Plan Document.

### Benefits for Hospitalization and General Anesthesia for Dental Procedures for Dependent Children

Benefits will be paid the same as any other Sickness for general anesthesia, when rendered in a Hospital, outpatient surgical facility, or other facility licensed pursuant to Colorado Statute Section 25-3-101, and for associated Hospital or facility charges for dental care provided to a Dependent child. Such Dependent child shall, in the treating Physician's opinion, meet one or more of the following criteria:

1. the child has a physical, mental, or medically compromising condition;
2. the child has dental needs for which local anesthesia is ineffective because of acute infection, anatomic variations, or allergy;
3. the child is an extremely uncooperative, unmanageable, anxious, or uncommunicative child or adolescent with dental needs deemed sufficiently important that dental care cannot be deferred; or
4. the child has sustained extensive orofacial and dental trauma.

Benefits shall be subject to all deductible, copayment, coinsurance, limitations, or any other provisions of the Plan Document.

### Benefits for Colorectal Cancer Screening

Benefits will be paid for the total costs of tests related to preventive health care services for the early detection of colorectal cancer and adenomatous polyps.

Benefits will be provided for an average risk adult Covered Person who is asymptomatic and age 50 or older. Benefits will also be provided for a Covered Person who is at high risk for colorectal cancer and who has:

1. a family medical history of colorectal cancer;
2. a prior occurrence of cancer or precursor neoplastic polyps;
3. a prior occurrence of chronic digestive disease condition such as inflammatory bowel disease, Crohn's disease, or ulcerative colitis; or
4. other predisposing factors as determined by Covered Person's health care provider.

The plan deductible will not be applied to this benefit.

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

### Benefits for Hearing Aids for Minor Children

Benefits will be paid for Covered Medical Expenses for hearing aids for a Minor Child who has a hearing loss that has been verified by a licensed Physician and a licensed audiologist. The hearing aid shall be medically appropriate to meet the needs of the Minor Child according to accepted professional standards.

Benefits shall include the purchase of the following:

1. initial hearing aids and replacement hearing aids not more frequently than every five years;
2. a new hearing aid when alterations to the existing hearing aid cannot adequately meet the needs of the Minor Child; and
3. services and supplies including, but not limited to, the initial assessment, fitting, adjustments, and auditory training that is provided according to professional standards.

"Hearing Aid" means amplification technology that optimizes audibility and listening skills in the environments commonly experienced by the patient, including a wearable instrument or device designed to aid or compensate for impaired human hearing. "Hearing Aid" shall include any parts or ear molds.

"Minor Child" means a Covered Person under the age of eighteen. Benefits shall be subject to all deductible, copayment, coinsurance, limitations, or any other provisions of the Plan Document.

### Benefits for the Treatment of Autism Spectrum Disorders

Benefits will be paid the same as any other Sickness for Covered Medical Expenses related to the assessment, diagnosis and treatment, including applied behavior analysis, of autism spectrum disorders. Treatment for autism spectrum disorders must be prescribed or ordered by a licensed Physician or license psychologist.

"Applied Behavior Analysis" means the use of behavior analytic methods and research findings to change socially important behaviors in meaningful ways.

"Autism Spectrum Disorders" include the following neurobiological disorders: autistic disorder, asperger's disorder, and atypical autism as a diagnosis within pervasive developmental disorder not





otherwise specified, as defined in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders at the time of diagnosis.

“Treatment for Autism Spectrum Disorders” shall be for treatments that are Medically Necessary, appropriate, effective, or efficient.

Treatment for autism spectrum disorders shall include:

1. evaluation and assessment services;
2. behavior training and behavior management and applied behavior analysis, including but not limited to, consultations, direct care, supervision, or treatment, or any combination thereof, provided by autism services providers;
3. habilitative or rehabilitative care, including, but not limited to, occupational therapy, physical therapy, speech therapy, or any combination of those therapies;
4. psychiatric care;
5. psychological care, including family counseling;
6. therapeutic care; and
7. pharmacy care and medication.

Benefits shall be subject to all deductible, copayment, coinsurance, limitations, or any other provisions of the Plan Document.

### Wellness Benefits

Wellness Benefits provided under the Plan are subject to an annual maximum benefit limitation of \$300 per year. This maximum benefit does not apply to services and laboratory charges incurred at Coulter Student Health Center.

## HEALTH AND WELLNESS SERVICES AT MINES

**Convenient healthcare services on campus saves time and money, and contributes to a quality residential campus experience at Mines.**

Student access to the Mabel Coulter Student Health Center, Dental Clinic and Counseling Center begins when a student is required to pay all student fees. None of these programs accepts or bills insurance. The Student Health Center fee is a mandatory fee. Please see <http://healthcenter.mines.edu> for more information. The mandatory Student Services fee includes paying for professional counseling services. Please visit <http://counseling.mines.edu> for more information.

### SHBP Benefits Provided by the Coulter Student Health Center, the Dental Clinic and the Counseling Center:

- Certain laboratory services
- Travel Clinic

- **Wellness Benefits**
- **Dental Clinic reduced fees for service**
- **Counseling Center Referral Network**

### Counselor Referral Network

Referral must be made by the Counseling Center for SHBP-covered students. First visit has \$0 copay, subsequent visits have a \$10 copay. For further information contact the Counseling Center, 303-273-3377.

### Dental Clinic Fee Schedule 2012-13

Covered Services	SHBP Covered Students	Privately Insured Students
Examinations		
Initial, with X-rays as needed	15	38
Emergency exam with X-rays as needed	5	23
Preventative/Diagnostic		
Prophylaxis/Cleaning	21	42
Four bitewing X-rays	15	30
Sealant per tooth	12	28
Full mouth x-rays	17	42
Peri-apical films	0	8
Vitality testing	0	18
Fluoride Treatment	12	30
F-Paste (at cost)	10	10
Restorative		
Amalgam-1 surface	25	45
Amalgam-2 surfaces	30	50
Amalgam -3 surfaces	35	55
Amalgam-4 surfaces	40	60
Resin-1 surface	25	45
Resin-2 surfaces	30	50
Resin-3 surfaces	35	55
Resin-4 surfaces	40	60
Emergency		
Pulpectomy/pulpotomy	25	45
Sedative filling/interim restoration	17	40
Periodontics		
Limited scaling/root cleaning	32	48
Peiro scaling/root planing/hour	38	70
Perio maintenance	25	45
Oral Surgery		
Extraction (simple)	35	60
Incision and abscess drainage	22	33

# MEDICAL BENEFIT EXCLUSIONS



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

1. Any treatment that is not related to a Covered Injury or Illness, or any service or supply that is not specifically listed in the Schedule of Benefits, Covered Medical Services, and/or Prescription Benefits and Exclusions in the Plan Document for the SHBP.
2. Charges incurred prior to the Effective Date of coverage under the SHBP, or after SHBP coverage is terminated, even if the Illness or Injury started while SHBP coverage was in force.
3. Charges for services or supplies that are submitted more than 12 months after the date of service.
4. Charges which exceed the fee schedule amount for In-Network Preferred Providers and which exceed the Reasonable and Customary Charge for Out-of-Network Providers.
5. Charges for services or supplies which are not Medically Necessary, whether or not prescribed and recommended by a Physician or other health care provider.
6. Except for benefits specifically stated as Covered under the SHBP, charges for permanent dental restoration, dentures, oral surgery, including extraction of bone-impacted teeth, treatment of teeth and gum tissues, or dental X-rays. Charges are also excluded for treatment of temporomandibular joint disorders (TMJ) and for orthognathic surgery
7. Except for benefits specifically provided as Covered under the SHBP, charges for routine physical examinations, vaccinations, travel vaccinations, inoculations, or immunizations.
8. Except for benefits specifically provided as Covered under the SHBP, charges for cosmetic or reconstructive surgery. Except as otherwise stated for newborn children, no benefits are provided under the SHBP for Congenital Conditions.
9. Charges for services and supplies furnished by or for the United States government or any other government, unless payment is legally required. Charges are also excluded for which there is no legal obligation to pay, such as that portion of any charge which would not have been made if the patient did not have SHBP coverage, or any charge for services or supplies which are normally furnished without charge.
10. Charges incurred in connection with an Injury arising out of, or in the course of, any employment for wage or profit, or disease Covered with respect to such employment, by any Worker's Compensation Law, Occupational Disease Law or similar legislation, with the exception of when a Covered Person is not Covered by Worker's Compensation Law and lawfully chose not to be Covered by such law. Charges are also excluded for services or supplies furnished, paid for, or for which benefits are provided or required by reason of past or present service of any Covered family member in the armed forces of a government.
11. Charges for any condition, disability, or expense sustained as a result of being engaged in: an illegal occupation; the commission or attempted commission of an assault or other illegal act; an intentional or accidental atomic explosion or other release of nuclear energy, whether in peacetime or wartime; or participation in a civil revolution, war, or act of war (whether declared or undeclared).
12. Charges for preparing medical reports, itemized bills, or claim forms. Charges are also excluded for mailing, shipping, and/or handling expenses, sales tax, broken appointments, or telephone calls.
13. Except as specifically provided, charges for travel expenses of a Covered Person other than local ambulance service to nearest medical facility equipped to treat the Illness or Injury.
14. Charges for services, supplies, or treatment not recognized by the American Medical Association as generally accepted and Medically Necessary for the diagnosis and/or treatment of an Illness or Injury, or for charges for procedures, surgical or otherwise, which are specifically listed by the American Medical Association as having no medical value.
15. Charges for drugs, devices, medical treatments, or procedures which are experimental or investigational as defined in the plan document for the SHBP.
16. Except as specifically provided, charges for drugs, medicines, services, or supplies prescribed by a Provider/Practitioner when such prescription is made only on the basis of an online or telephonic consultation not preceded by an in-person medical examination with that Provider/Practitioner.



17. Charges for fluoride and vitamins, food supplements (except for benefits described in the Covered Medical Services and/or Prescription Benefits and Exclusions sections of the Plan Document), and any over-the-counter drugs or services or supplies which can be purchased without a prescription or when no Injury or Illness is involved.
18. Except as specifically provided, charges for any service, care, procedure or program for weight or appetite control, weight loss, weight management, nutritional or dietary counseling (except as described herein), or for control of obesity even if the weight or obesity aggravates another condition, including but not limited to, gastric bypass, gastric stapling, balloon catheterization, liposuction, or reconstructive surgery.
19. Charges for any expenses incurred for communication, transportation, time spent traveling, or for expenses connected to traveling that may be incurred by a Provider/Practitioner or Covered Person in the course of rendering services.
20. Charges for personal comfort items (e.g., hot pads or hot water bottles), hygiene or convenience items such as televisions, telephones, radios, air conditioners, air purifiers, humidifiers, dehumidifiers, physical fitness equipment, or whirlpool baths, even if recommended or prescribed by a Provider/Practitioner. Any equipment, clothing, service, or supply that could also be used in the absence of treatment for Illness or Injury is not Covered.
21. Charges for any expenses incurred for services and supplies related to sexual dysfunctions or inadequacies regardless of the cause, sex therapy, or for transsexual surgery and related preoperative and postoperative procedures or complications, which, as their objective, change the person's sex. Charges are also excluded for services and supplies related to penile prosthetic implants.
22. Charges for the diagnosis or treatment for the correction of infertility (surgical or non-surgical), and any surgical impregnation procedures including, but not limited to, artificial insemination, reverse sterilization, in vitro fertilization (IVF), gamete intrafallopian transfer (GIFT), or infertility medications. Charges for services and supplies related to achieving pregnancy through a surrogate (gestational carrier).
23. Charges for reproductive sterilization (tubal ligation and vasectomy) and reversal of any reproductive sterilization procedure.
24. Charges for non-therapeutic abortions.
25. Charges for services related to adoption.
26. Except as provided for pregnancy, charges for genetic counseling, testing, or related services.
27. Charges for a residential treatment facility. Charges for Custodial Care which is designed essentially to assist the Covered Person, whether disabled or not, in meeting the activities of daily living, including services which constitute personal care, such as help in walking and getting in or out of bed, assistance in bathing, dressing, feeding, using the toilet, preparation of special diets, and supervision over medication which can normally be self-administered. Such services and supplies are deemed to be Custodial Care whenever and wherever furnished, without respect to the Providers/Practitioners by whom or by which they are prescribed, recommended, or performed. This exclusion does not apply to Custodial Care described under Section VI of the Plan Document entitled Covered Medical Services, Subsection DD, entitled Hospice Care.
28. Charges for Friday, Saturday, and Sunday admissions, unless for Emergency Care. A Sunday admission will be allowed as long as a Covered Person is admitted less than twenty-four (24) hours prior to a Covered Person's surgery.
29. Charges for refractive eye surgery or procedures designed to improve nearsightedness, farsightedness, and/or astigmatism by changing the shape of the cornea, including but not limited to, LASIK, radial keratotomy, and keratomileusis surgery. Charges are also excluded for orthoptics and visual therapy for the correction of vision. Except as specifically provided, charges are also excluded for eye examinations for diagnosis or treatment of a refractive error, including the fitting of eyeglasses or contact lenses. This exclusion shall not apply to the initial purchase of eyeglasses or contact lenses following cataract surgery.
30. Charges for services in connection with hearing examinations, hearing aids or such similar devices, or for the fitting of hearing aids. (Please see Benefits for Hearing Aids for Minor Children on page 14.)
31. Charges for educational, vocational, or training services and supplies. This exclusion does not apply to the treatment of diabetes.



32. Charges for expenses incurred for pastoral counseling, marriage counseling/therapy, music or art therapy (unless part of an inpatient program), assertiveness training, dream therapy, recreational therapy, stress management, or other supportive therapies.
33. Charges for hypnosis, massage therapy, rolfing, or bio-feedback, unless biofeedback is approved by the Mines Counseling Center.
34. Charges for growth hormones.
35. Charges for services or supplies rendered by a homeopathic Provider/Practitioner or other health care Provider/Practitioner not specifically listed in the definition of Provider(s)/Practitioner(s).
36. Charges for services incurred outside the United States if the Covered Person traveled to such location for the primary purpose of obtaining medical services, drugs, or supplies. Charges are also excluded for services incurred by an international student for medical services in his or her home country.
37. Except as specifically provided, charges for services incurred for or related to smoking cessation programs and/or related program supplies.

or refill (regardless of the dosage form) is limited to a 30 day supply or 30 units, or 90 day supply for mail order, whichever is greater. Other dispensing limits may be imposed as required by federal or state regulation or for other reasons.

### Excluded Drugs

Some items which are excluded under the Prescription Benefits and Exclusions may also be Covered Medical Services as provided in Section VI of the Plan Document. Expenses for the following are not Covered by the SHBP unless specifically listed as a Covered benefit:

1. drugs not classified as Federal Legend Drugs (i.e., over-the-counter drugs and products);
2. non-systemic contraceptives;
3. fertility and impotency drugs;
4. legend vitamins;
5. cosmetic drugs and drugs used to promote or stimulate hair growth;
6. biologicals, immunization agents, or vaccine (refer to Covered Medical Expenses for Wellness and Travel Medicine benefits and coverage under State of Colorado Required Benefits, as specified in Section V of the Plan Document);
7. drugs labeled "Caution – limited by federal law to Investigational use," or "Experimental drugs," even though a charge is made to the individual;
8. any prescription refilled in excess of the number of refills specified by the ordering Provider/Practitioner, or any refill dispensed one year after the original order (as determined by the Plan Administrator, this provision may not apply, in whole or in part, to prescription benefits at Mines Health Services);
9. medication dispensed in excess of the dispensing limits;
10. medication for which the cost is recoverable under any workers' compensation or occupational disease law or any state or governmental agency, or medication furnished by any other drug or medical service for which no charge is made by the pharmacy or Provider/Practitioner;
11. services or products that are determined by the SHBP as not being Medically Necessary;
12. medications provided to an international student in his or her home country;
13. any medication that would be excluded under Medical Benefit Exclusions, except as otherwise provided, stated in Section IX of the Plan Document
14. allergy serums covered as medical benefit
15. anti-obesity medications; and
16. growth hormones.

## PRESCRIPTION BENEFITS AND EXCLUSIONS

### Covered Drugs

When all of the provisions of the SHBP are satisfied, the SHBP will provide benefits as specified in the Schedule of Benefits for the following Medically Necessary Covered drugs, devices, and supplies: Federal Legend Drugs and State-Restricted Drugs;

1. compounded medications of which at least one ingredient is a Legend Drug;
2. insulin;
3. oral, transdermal, intervaginal contraceptives (including devices and implants), or contraceptive injections;
4. blood factors up to a Plan Year maximum of \$50,000;
5. self-injectable prescription medications
6. Legend smoking deterrents up to a lifetime maximum of \$500; and
7. Legend Vitamin B12 (all dosage forms).

### Dispensing Limits

The amount of any drug which may be dispensed per prescription

# THE COLORADO SCHOOL OF MINES STUDENT HEALTH BENEFITS PLAN NOTICE OF PRIVACY PRACTICES



## **THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.**

**Explanation of Forms.** The Colorado School of Mines Student Health Benefits Plan (the “SHBP”) handles medical information about you. The handling of this information is regulated by law. To comply with the applicable law, the SHBP requires you to receive this notice and, in some circumstances, to sign an authorization form.

The SHBP is allowed by law to use and disclose information about you for the purposes essential to providing care, including, but not limited to, treatment, payment collection, and operating the SHBP. An authorization allows the SHBP to use and disclose information about you for any other reason that is listed in the authorization. The SHBP may condition enrollment or eligibility on the provision of an authorization only if the authorization is for determining enrollment or eligibility. Other rules about your rights regarding medical information are described in this notice.

**Types of Uses and Disclosures.** Medical information about you may be used or disclosed by the SHBP for treatment, payment, and health care operations. Treatment includes consultation, diagnosis, provision of care, and referrals. Payment includes all activities necessary for billing and collection, such as claims processing. Health care operations include everything the SHBP does to assess the quality of care, teach and develop staff, and manage the SHBP’s operations. Some examples of uses and disclosures are below.

*Example of Treatment Disclosure.* The SHBP may disclose medical information about you to your treating Physician, a Hospital or other providers to help them diagnose and treat an injury or illness.

*Example of Payment Disclosure.* The SHBP may disclose medical information about you when health plans or insurers, Medicare, Medicaid, or other payors require the information before paying for your health care services.

*Example of Health Care Operations Use.* The SHBP may use medical information about you when it hires new staff whose education and development requires information about the medical needs of our patients.

**Other Uses and Disclosures.** The SHBP may use or disclose your medical information in the following situations without your authorization. These situations include:

*As Required By Law.* The SHBP may use or disclose your medical information to the extent that the use or disclosure is required by law. The use or disclosure will be made in compliance with the law

and will be limited to the relevant requirements of the law. You will be notified, as required by law, of any such uses or disclosures.

*Public Health.* The SHBP may disclose your medical information for public health activities and purposes to a public health authority that is permitted by law to collect or receive the information. The disclosure will be made for the purpose of controlling disease, injury or disability. The SHBP may also disclose your medical information, if directed by the public health authority, to another government agency that is collaborating with the public health authority.

*Communicable Diseases.* The SHBP may disclose your medical information, if authorized by law, to a person who may have been exposed to a communicable disease or may otherwise be at risk of contracting or spreading the disease or condition.

*Health Oversight.* The SHBP may disclose your medical information to a health oversight agency for activities authorized by law, such as audits, investigations, and inspections. Oversight agencies seeking this information include government agencies that oversee the health care system, government benefit programs, other government regulatory programs and civil rights laws.

*Abuse or Neglect.* The SHBP may disclose your medical information to a public health authority that is authorized by law to receive reports of child abuse or neglect. In addition, the SHBP may disclose your medical information to the governmental entity or agency authorized to receive such information if the SHBP believes that you have been a victim of abuse, neglect or domestic violence. In this case, the disclosure will be made consistent with the requirements of applicable federal and state laws.

*Food and Drug Administration.* The SHBP may disclose your medical information to a person subject to the jurisdiction of the Food and Drug Administration if that person has responsibility to report adverse events, product defects or problems, or biologic product deviations; to track products; to enable product recalls, repairs or replacements; or to conduct post marketing surveillance.

*Legal Proceedings.* The SHBP may disclose your medical information in the course of any judicial or administrative proceeding, in response to an order of a court or administrative tribunal (to the extent such disclosure is expressly authorized by such order), and, under certain conditions, in response to a subpoena, discovery request or other lawful process.

*Law Enforcement.* The SHBP may also disclose your medical information for law enforcement purposes so long as applicable legal requirements are met. These law enforcement purposes include: (1) disclosure pursuant to legal processes or as otherwise required by law, (2) disclosure in response to limited information requests by a law enforcement official for identification and location purposes,



(3) disclosure to a law enforcement official in response to information pertaining to victims of a crime, (4) disclosure to a law enforcement official in connection with a suspicion that death may have occurred as a result of criminal conduct, (5) disclosure to a law enforcement official in the event that a crime occurs on the premises of the SHBP, and (6) disclosure to a law enforcement official in connection with a medical emergency (not on the Mines' premises) when it is likely that a crime has occurred.

*Coroners, Funeral Directors, and Organ Donation.* The SHBP may disclose your medical information to a coroner or medical examiner for identification purposes, for determining cause of death, or for the coroner or medical examiner to perform other duties authorized by law. The SHBP may also disclose your medical information to a funeral director, as authorized by law, in order to permit the funeral director to carry out the director's duties. The SHBP may disclose such information in reasonable anticipation of death. Your medical information may also be used and disclosed to organ procurement organizations for cadaveric organ, eye, or tissue donation purposes.

*Research.* The SHBP may disclose your medical information to researchers when the research has been approved by an institutional review board that has reviewed the research proposal and established protocols to ensure the privacy of your medical information.

*Criminal Activity.* Consistent with applicable federal and state laws, the SHBP may disclose your medical information, if the SHBP believes that the use or disclosure is necessary to prevent or lessen a serious and imminent threat to the health or safety of a person or the public. The SHBP may also disclose your medical information if it is necessary for law enforcement authorities to identify or apprehend an individual.

*Military Activity and National Security.* When the appropriate conditions apply, the SHBP may use or disclose the medical information of individuals who are Armed Forces personnel (1) for activities deemed necessary by appropriate military command authorities, (2) for the purpose of a determination by the Department of Veterans Affairs of eligibility for benefits, or (3) to foreign military authority if you are a member of the foreign military services. The SHBP may also disclose your medical information to authorized federal officials for conducting national security and intelligence activities, including for the provision of protective services to the President or others legally authorized.

*Workers' Compensation.* Your medical information may be disclosed by the SHBP as authorized to comply with workers' compensation laws and other similar legally established programs.

*Required Uses and Disclosures.* Under the law, the SHBP must make disclosures to you when required by the Secretary of the Depart-

ment of Health and Human Services to investigate or determine our compliance with applicable law.

**Others Involved in Your Health care.** Unless you object in writing to the Privacy Official, the SHBP may disclose to a member of your family, a relative, a close friend, or any other person whom you identify, your medical information that directly relates to that person's involvement in your health care. If you are unable to agree or object to such a disclosure, the SHBP may disclose such information as necessary if the SHBP determines that it is in your best interest based on the SHBP's professional judgment. The SHBP may use or disclose your medical information to notify or assist in notifying a family member, personal representative, or any other person that is responsible for your care of your location, general condition or death. Finally, the SHBP may use or disclose your medical information to an authorized public or private entity to assist in disaster relief efforts and to coordinate uses and disclosures to family or other individuals involved in your health care.

**Authorized Uses and Disclosures.** Additional uses and disclosure may be made if you have given written authorization, which may be revoked at any time in writing delivered to the Privacy Official or the Privacy Official's designee, except to the extent the SHBP acted in reliance on the authorization.

**Restrictions.** You have the right to request restrictions on the use and disclosure of medical information about you; however, the SHBP will only be bound by the restrictions if the SHBP notifies you that it agrees with them.

**Confidentiality.** You have the right to have the SHBP use only confidential means of communicating with you about medical information. This means you may have information delivered to you at a certain time or place, or in a manner that keeps your information confidential.

**Access.** You have the right to see and receive a copy of information about you kept by the SHBP under most circumstances.

**Amendment of Health Information.** You have the right to have the SHBP amend its records of information about you. The SHBP may refuse to amend information that is accurate, that was created by someone else, or is not disclosable to you.

**Accounting.** You have the right to request in writing a list of disclosures of your medical information made by the SHBP, which includes the purposes and recipients of the information.

**Copy.** You have the right to receive a paper copy of this notice.

**Amendment of Policies and Procedures.** The SHBP reserves its rights to make changes to the privacy policies and procedures in accordance with the applicable terms of such policies and procedures with respect to changes.

**Privacy Notice.** The SHBP is required by law to keep medical information about you private and to give you this notice. The SHBP must abide by this notice. However, the SHBP reserves the right to amend this notice and make such change applicable to all medical information maintained by SHBP. Any revised notice will

## NOTICE OF PRIVACY PRACTICES (Continued)

be provided to enrollees by the SHBP.

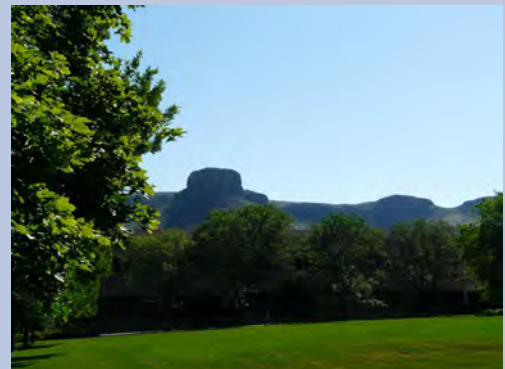
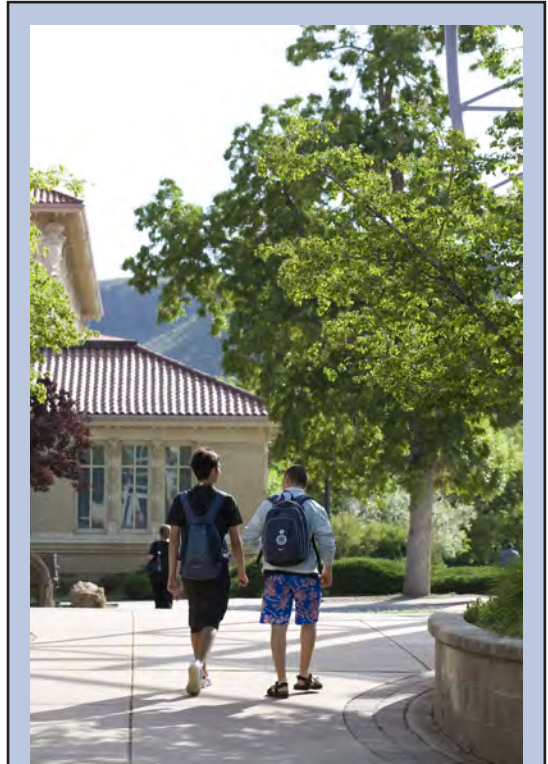
**HIPAA and FERPA.** With respect to student health information, the SHBP also complies with the requirements set forth in The Family Educational Rights and Privacy Act (FERPA).

**Complaints.** If you believe your privacy rights have been violated you may submit a written complaint to the Privacy Official, Coulter Student Health Center, The Colorado School of Mines, Golden, Colorado 80401. You may also complain to the Secretary of the U.S. Department of Health and Human Services. The SHBP will not retaliate against you for making a complaint.

**Effective Date.** This notice is effective from April 14, 2004 until revised by the SHBP.

The NPP for the Coulter Student Health Center can be found at: <http://inside.mines.edu/UserFiles/File/studentLife/studentHealth/privacy.doc>

The NPP for the Counseling Center can be found at: <http://inside.mines.edu/UserFiles/File/studentLife/studentHealth/privacy.doc>  
[http://inside.mines.edu/UserFiles/File/policies/STU/STU\\_privacy\\_practices\\_SDAS.pdf](http://inside.mines.edu/UserFiles/File/policies/STU/STU_privacy_practices_SDAS.pdf)





Student Health Benefits Plan  
W. Lloyd Wright Student Wellness Center  
1770 Elm St., #203  
Golden, CO 80401

***This Plan Brochure is for the 2012-13 Plan Year: August 21, 2012 through August 19, 2013.***