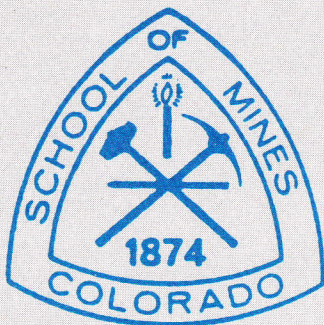


STUDENT HEALTH INSURANCE

1991-1992

and

STUDENT
HEALTH CENTER (SHC)
PROGRAM



COLORADO SCHOOL
OF MINES



Blue Cross®
Blue Shield®

Students and parents are urged to become familiar with the provisions of this health plan description. Carefully read the section entitled "Benefits Management Program." Benefits will be reduced if covered students or their dependents fail to comply with the pre-certification requirements of this important cost containment program.

PLAN HIGHLIGHTS

This abbreviated summary is not intended as a substitute for the detailed plan description provided in the balance of this brochure. Review all plan details carefully and, if you have questions, contact the Student Health Center (SHC) at (303) 273-3381.

- The Colorado School of Mines requires health insurance as a condition of enrollment for all students enrolled in a degree program at The CSM for 7 credit hours or more. Details of this requirement are explained on page 6 of this brochure. International students are required to have the CSM plan (except for certain groups of students) as explained on page 6 of this brochure.
- **COST**

	Semester*	Summer Only
Student Only	\$ 360.00	\$126.00
Spouse Only	1,057.00	359.00
Child(ren) Only	709.00	242.00
Spouse and Child(ren)	1,766.00	601.00

*Coverage for the spring semester automatically continues through summer for covered students and dependents.

- **STUDENT HEALTH CENTER PROGRAM:** Administered by the Student Health Center (SHC) at the Colorado School of Mines.

Outpatient Medical Care Clinic: The plan will pay 100% of medical expenses incurred at the Student Health Center for the treatment of illness or injuries. This means the deductible, coinsurance, and pre-existing condition exclusion will not apply to outpatient expenses incurred at the SHC by insured students.

- **BASIC COVERAGE:** Administered by Blue Cross and Blue Shield of Colorado in partnership with the Blue Cross and Blue Shield of Virginia.

Deductible: \$100.00 of the allowable charges per person or \$200.00 family aggregate for each plan year. Not applicable to services at SHC.

Coinsurance: Plan pays 80%, students pay 20%. Prime network providers will be paid at 90%. Not applicable to services at SHC.

Pregnancy: Pregnancy benefits are provided on the same basis as any other temporary disability pursuant to Title IX of the Education Amendments of 1972, as amended by the Civil Rights Restoration Act of 1987.

Inpatient/Outpatient Mental and Nervous: Inpatient benefits for mental and nervous disorders are provided on the same basis as any other illness except limited to 30 days. Outpatient benefits are paid at 50% up to a maximum of \$1,000 per plan year.

Pre-certification: Please refer to page 16-17.

Preexisting condition: Conditions treated or diagnosed 12 months prior to your effective date will not be covered. All students continuously enrolled in the CSM Plan from the 1990/91 Plan Year will receive a waiver for preexisting conditions.

Maximum: Lifetime maximum of \$25,000 per illness or injury applies to each insured individual.

HOW TO OBTAIN ASSISTANCE

- Blue Cross and Blue Shield of Colorado
Customer Service: **1-800-433-2242**
831-2888 (Denver Metro)
- Blue Cross and Blue Shield of Virginia
Pre-certification: **1-800-762-2074**
- Student Health Center
Name of Contact: Jeanette Bower, R.N.
Telephone Number: (303) 273-3381

TO STUDENTS AND PARENTS:

The Colorado School of Mines, while primarily concerned with educational pursuits, is aware of the varied needs of students in other areas; one of which is health, both preventive and therapeutic. In keeping with these concerns, a Student Health Program has been developed and serves our students in two broad areas — the Student Health Center and the Student Health Insurance Plan. While these are separate entities, the two have been designed to be mutually complementary. For example, certain lab tests administered by the Student Health Center and processed by a private laboratory will be billed directly to the insurance company.

The Student Health Center and a private medical clinic contacted by CSM will provide for most of the daily medical needs of students and spouses who pay the health fee. Please carefully review the services provided by the Student Health Center. For medical care received outside the Student Health Center, students will be responsible for any expenses incurred for diagnostic procedures or treatment.

This year all degree students enrolled in at least seven (7) semester hours will automatically be charged for the Student Health Insurance at the time of registration. The plan cost per semester is \$360.00. The Spring Semester automatically includes Summer session coverage. The monthly premium is approximately \$60.00, which is an outstanding value for the level of coverage provided. Students may waive participation in the Student Health Insurance Plan at the time of registration, or within the first two weeks of each semester. **To waive the insurance, students must provide the name and policy number of the hospital-medical surgery plan under which they are currently insured. Some groups of international students, as determined by CSM, are not eligible to waive the insurance coverage provided by the School.**

Announcement of the plan, which is fully explained on the following pages, is made with the confidence that it will merit your consideration and approval.

Harold Cheuvront, PhD
Vice President for Student Life and
Dean of Students