

## WHO NEEDS HEALTH INSURANCE?

Everyone does, including students. Good health is essential to your academic success, and adequate insurance provides the opportunity to receive high quality health care. Unexpected medical bills can also threaten your ability to complete your education if you are uninsured or have inadequate coverage.

## ARE YOU SURE YOU'RE COVERED?

You may not be. An out-of-state student covered by a Health Maintenance Organization, or other managed care plan at home, may have limited benefits in the state of Colorado. A student over age 23 or married is often no longer covered as a dependent under a parent's health insurance plan. Finally, some students declare financial independence to gain eligibility for financial aid programs. This may mean that the student is often ineligible for coverage as a dependent under a parent's plan regardless of the student's age. Check your current plan carefully to make sure you're covered.



EFFECTIVE FOR THE 1993-94 PLAN YEAR, THE PLAN NOW INCLUDES \$500,000 OF CATASTROPHIC COVERAGE.



American College  
Health Association

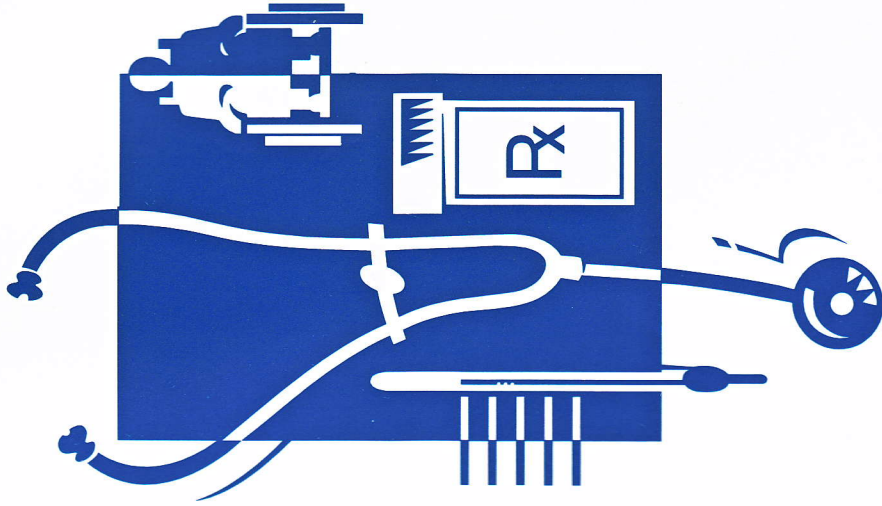


Blue Cross  
Blue Shield



Protecting Your Potential

## 1993/94 STUDENT HEALTH INSURANCE AT COLORADO SCHOOL OF MINES



Blue Cross  
Blue Shield



## THE COLORADO SCHOOL OF MINES PLAN

For students without health insurance coverage, the School is pleased to offer the special program described in this brochure. This plan has been developed especially for students by the American College Health Association (ACHA). For 72 years, the ACHA has been devoted to assisting college health professionals and administrators in providing students access to health care.

*Colorado School of Mines requires* health insurance as a condition of enrollment for all CSM students enrolled in a degree program for seven (7) credit hours or more.

All international students are required to enroll in the CSM Plan, regardless of the number of their credit hours or the existence of their own personal health insurance coverage. There are two exceptions to this requirement: (1) the international student has an insurance policy approved by the CSM International Student Office; or (2) the international student is receiving benefits for a health insurance claim which would otherwise be pre-existing under the CSM Plan.

## HOW THE CSM PLAN WORKS

This plan provides coverage for accidents and illnesses, on or off campus. It also includes special cost-saving features to keep the coverage as affordable as possible.

## 1993-94 HEALTH INSURANCE COSTS

	Fall Semester 8/21/93 - 1/6/94	Spring / Summer Semester* 1/6/94 - 8/20/94	Summer Only 6/20/94 - 8/20/94
Student	\$ 410.00	\$ 410.00	\$147.00
Spouse Only	\$1,129.50	\$1,129.50	\$384.00
Child(ren) Only	\$ 756.00	\$ 756.00	\$258.00
Spouse and Child(ren)	\$1,882.50	\$1,882.50	\$642.00

\*Coverage for the Spring Semester automatically continues through the summer for covered students and dependents.

## OTHER IMPORTANT INFORMATION

### Eligibility

Students are eligible to participate in this plan if they are enrolled in a degree program at Colorado School of Mines, provided they are: (a) Registered for at least 7 undergraduate or graduate credit hours per semester on the date of enrollment in this plan; and (b) Remain registered for at least 7 credit hours per semester on the 30th day following the date of enrollment in this plan. Eligible dependents are your spouse (except in the event of divorce or annulment) and your unmarried children less than 19 years of age.

### Enrollment/Waiver Procedures

A specified period of time will be allowed at the beginning of each semester for enrolling in the Plan or waiving coverage. The enrollment/waiver deadline is the last day of any semester or term to drop a class without a "W." For the Fall Semester this date is September 8, 1993, and for the Spring Semester this date is January 20, 1994. A limited 30 day grace period is allowed following these deadlines. Waivers will be accepted only if there were extenuating circumstances, as determined by the Dean of Students or the Registrar for CSM, which prevented the student from submitting a waiver petition by the above noted deadlines. Waivers granted in the grace period will be subject to a CSM processing fee of \$40. **NO WAIVERS WILL BE GRANTED AFTER THE GRACE PERIOD.**

Waivers accepted for the Fall Semester will automatically remove the CSM insurance plan charge from the student's tuition/fee billing for the Spring Semester. Students who have waived coverage for the Fall Semester, but who desire coverage for the Spring Semester must submit a completed enrollment form to the Registrar's Office by January 20, 1994. This date is June 27, 1993 for the Summer Session.

### Refunds

Refunds will be made upon the entry of any insured person into the armed forces of any country. A prorated refund will be returned to such person upon request.

Students who withdraw from CSM for non-medical reasons during the first (3) weeks of a semester are not eligible for the Student Insurance Plan for that semester. Student's must notify the Registrar's Office of such withdrawal and the entire cost of the coverage for that semester will be refunded (including dependent coverage). Such a student will not be entitled to any benefits during the days described above and no claims will be honored. No other refunds will be issued.

### Change in Family Status

If marriage or birth is expected during the term, the premium covering the change should be paid no later than 31 days following the event.

### Participating or PRIME Providers

There are two levels of providers contracting with Blue Cross and Blue Shield of Colorado. Many doctors, hospitals, and other providers have agreed to contract with Blue Cross and Blue Shield of Colorado as either Participating or PRIME providers. Participating providers have agreed to accept BCBS-CO's allowable amount (after your deductible and 20% coinsurance) for covered services and eligible expenses as payment in full. When you use a Participating provider, you are not responsible for any charges above the amount allowed, even if your provider normally charges more. If you receive care from a PRIME provider, the same agreement applies; however, the reimbursement level from the CSM Plan is increased to 90% and your coinsurance is decreased to 10%. A listing of PRIME providers is available from the Coulter Student Health Center. Students are encouraged, however, to call Blue Cross and Blue Shield to confirm PRIME provider status before obtaining medical care.

You are still free to choose a non-participating provider. You will, however, have to pay any difference between the plan's benefit amount and what the provider normally charges.