

IMPORTANT STUDENT HEALTH INSURANCE PLAN INFORMATION

Methodist Theological School in Ohio will offer **three plan options** in the 2010-11 year: **the Cost Share Plan, the Core Plan, and the Enhanced Plan**. The three plans differ significantly in price and benefit structure.

All students enrolled for 4.5 credit hours or more in the Fall semester must have health insurance. All eligible students are automatically enrolled in and charged for the Cost Share Plan. Students may waive the plan by providing evidence of comparable or better coverage through our online waiver system by **September 15, 2010**. The online waiver system will become available on July 1, 2010 at www.eiassip.org.

IMPORTANT: Waivers must be completed online before the September 15 deadline. On September 15, 2010, at 12:00 a.m. the online waiver system will close and no additional waivers will be accepted. Students that did not waive will be charged for and enrolled in the Cost Share Student Insurance Plan. It is the student's responsibility to follow procedures and complete the waiver. No premium credits or refunds will be made after **September 15, 2010**. This rule is strictly enforced. High Risk or individual policies with a deductible greater than \$5,000 do not qualify as proof of comparable coverage. Please note that our plan administrator, EIIA, will conduct random audits of the waivers submitted.

Eligible students that wish to enroll their spouse and/or dependent(s) must do so by the September 15 deadline.

Although eligible students are automatically enrolled in the Cost Share Plan, an ID card will not be issued until enrollment is validated. **Students that validate enrollment early will receive their ID card before the September 15, 2010 waiver deadline. This includes validation for coverage for dependents.**

There is a 12-month waiting period for pre-existing conditions. **To avoid this waiting period, new students who were covered by a health plan prior to enrollment at MTSO should request a certificate of creditable coverage from their previous insurer. Students can then fax this certificate to United HealthCare at 1-469-229-5510; be sure to include your MTSO Student ID number on the certificate.** Eligible returning students have the option to increase their benefit levels by enrolling in the Core or Enhanced Plan. Students may not change plans in the middle of the year.

Please read the plan descriptions carefully before making a final decision. Do not rely solely on the summaries listed below when making your enrollment decision. Download a full description of the three plans and **closely review the outpatient benefits** offered through each plan as they differ significantly.

Cost Share Plan Option

- Student annual premium for half-time and full-time students for the Cost Share Plan is \$1,309
- Annual premium for spouse is 2,054
- Annual premium for each child is \$1,007
- Annual premiums are higher for less-than-half-time students (less than 4.5 credit hours): \$1,435 student, \$2,251 spouse, \$1,103 each child. **Note: Less-than-half-time students at MTSO are NOT required to have health insurance as a condition of enrollment.**
- \$250 in-network policy deductible. \$500 for out of network
- \$350 pharmaceutical annual benefit limit
- Prescription co-pay obligations are \$20 for Tier 1, \$30 for Tier 2, and \$50 for Tier 3*

- \$1,500 daily benefit for hospitalization
- **Very limited outpatient coverage**
- Offers a Major Medical Plan to \$50,000 for students and \$25,000 for the spouse and dependents

Core Plan Option

- Student annual premium for the Basic Plan is \$2,412
- Annual premium for spouse is \$2,313
- Annual premium for each child is \$1,477
- Not available for less-than-half-time students
- \$350 in-network annual policy deductible. \$600 out of network
- \$1,500 pharmaceutical annual benefit limit
- Prescription co-pay obligations are \$15 for Tier 1, \$40 for Tier 2, and \$60 for Tier 3*
- **\$3,000 outpatient miscellaneous maximum benefit for outpatient services**
- **Benefit for one physical per year**
- Offers a Major Medical Plan to \$100,000 for students and \$50,000 for spouse and dependents

Enhanced Plan Option

- Student annual premium for the Enhanced Plan is \$3,108
- Annual premium for spouse is \$2,965
- Annual premium for each child is \$2,070
- Not available for less-than-half-time students
- \$250 in-network policy deductible. \$500 out of network
- \$3,000 pharmaceutical annual benefit limit
- Prescription co-pay obligations are \$15 for Tier 1, \$25 for Tier 2, and \$40 for Tier 3*
- **\$350 wellness benefit for the dependent coverage**
- **Benefit for one physical per year**
- Offers a Major Medical Plan to \$400,000 for students and \$50,000 for spouse and dependents

*If you have questions with regard to the **prescription tiers**, please call 1-866-607-4427

For optimum benefits, students should use the **United Healthcare Options PPO Network**. The co-insurance levels for in-network and out-of-network differ. In-network benefits are covered at 80% of the negotiated discount and out-of-network services are covered at 60% of usual and customary. United Healthcare Options Providers may be located online through the www.eiassip.org and going to My Account.

The majority of activity will take place through the www.eiassip.org website. Covered students can view the status of a claim, complete a claim form, print an ID card and access a 24-hour nurse hotline and much more through the My Account website. The student ID number is required to log in.

If you have any **questions** about the coverage and limitations, please contact Dey Aguirre at 1-800- 537-8410, extension 247. Questions with regard to claims and prescription coverage should go to United Healthcare Student Resources at 1-866-607-4427.

MTSO STUDENT HEALTH INSURANCE RATES, 2010-11

Option #1: COST SHARE PLAN

All students enrolled for 4.5 or more credit hours are automatically enrolled for annual coverage in this plan, unless they waive out of the school's plan by submitting evidence of other coverage on-line at www.eiiassip.org.

Students may only validate for the annual coverage online. Otherwise they must see the seminary business office.

Only students enrolling for one semester will be billed the Fall only or Spring/Summer only premium.

	<u>Annual</u>	<u>Fall only</u>	<u>Spring/Sum only</u>
Full-time Student/Intern	\$1,309	\$560	\$776
Spouse	\$2,054	\$877	\$1,228
Each Child	\$1,007	\$430	\$602
Part-time Student	\$1,435	\$613	\$858
Spouse	\$2,251	\$961	\$1,346
Each Child	\$1,103	\$471	\$659
Optional Major Medical Buy-Up			
Student	\$152		
Spouse	\$152		
Each Child	\$152		

Option #2: CORE PLAN

Students may only validate for the annual coverage online. Otherwise they must see the seminary business office.

Only students enrolling for one semester will be billed the Fall only or Spring/Summer only premium.

Part-time students do not qualify for this plan.

	<u>Annual</u>	<u>Fall only</u>	<u>Spring/Sum only</u>
Full-time Student/Intern	\$2,412	\$1,031	\$1,429
Spouse	\$2,313	\$989	\$1,370
Each Child	\$1,477	\$632	\$875
Optional Major Medical Buy-Up Annual for all			
Student	\$168		
Spouse	\$168		
Each Child	\$168		

Option #3: ENHANCED PLAN

Students may only validate for the annual coverage online. Otherwise they must see the seminary business office.

Only students enrolling for one semester will be billed the Fall only or Spring/Summer only premium.

Part-time students do not qualify for this plan.

	<u>Annual</u>	<u>Fall only</u>	<u>Spring/Sum only</u>
Full-time Student/Intern	\$3,108	\$1,329	\$1,841
Spouse	\$2,965	\$1,268	\$1,757
Each Child	\$2,070	\$885	\$1,226
Optional Major Medical Buy-Up Annual for all			
Student	\$185		
Spouse	\$185		
Each Child	\$185		