



STUDENT HEALTH INSURANCE - ASSURANT STUDENT SELECT INSTRUCTIONS FOR COMPLETING YOUR APPLICATION

To Apply Online Please Visit: www.Students-Health-Insurance.com

Your effective date of coverage will begin on the later of: 1) 12:01AM the day after your requested policy date; or 2) 12:01AM the day after the post mark date affixed by the U.S. Post office, provided the following conditions are met:

- ✓ Your application and the full premium payment is received by Long Term Consumer Care, Inc. or Assurant Health;
- ✓ Your answers on the application are correct and meet the requirements for acceptance.

Student Select Health insurance from Assurant Health will cover you while traveling anywhere in the United States and Canada. A renewal notice will be mailed approximately 30 days prior to your policy expiration date.

Complete and sign the application and either mail or fax the application with your payment made payable to: **Assurant Health**. Incomplete applications will be returned.

If paying by Credit Card, you can fax the completed application to
Long Term Consumer Care, Inc. at: **(262) 523-1910**

**Mail your completed & signed Student Select application with check,
money order or credit card billing information to:**

**Long Term Consumer Care, Inc.
N27 W23960 Paul Road - Suite 201
Pewaukee, WI 53072**

Note: Make check or money order payable to Assurant Health.

If you have any questions please call us toll free at: (800) 544-9505

Please keep this page with your Assurant Student Select policy.
If you need to apply for a new policy, please contact call Toll Free at: 1-800-544-9505.

You can also apply online at: www.Students-Health-Insurance.com

Thank you for choosing Long Term Consumer Care, Inc.



STUDENT SELECT

Affordable Health Insurance
For College Students

UTAH

Tuition, books, rent, food, fun... health insurance?

With all the things you have to pay for in college, paying for health insurance is probably last on your list. But what's last on your list could be the first thing to put you at serious financial risk. Think about this — if you're currently without health insurance, just one knee injury could cost you up to \$12,000*.

That's why Time Insurance Company created Student Select — renewable, individual health insurance for college students.

Student Select is ideal if you find yourself in one of the following situations:

- Are you no longer eligible for coverage under your parents' health plan? Many health plans only cover you up to age 19-23, or they require you to have more college credit hours than Student Select.
- Does your college or university require coverage but you find the college-sponsored plan inadequate? Many college or university plans offer "bare bones" benefits that may not be enough to give you financial security against large, unexpected expenses.
- Do you attend school outside an HMO or PPO region? Restrictions on coverage outside HMO or PPO service areas may leave you with inadequate protection.
- Is your current health coverage too expensive? Traditionally, individual major medical plans cost two to three times as much as Student Select. The cost to include a student on an employer's health plan as a dependent can also be very expensive.

*Based on an actual Assurant Health Student Select claim.

Who's Eligible for Student Select?

To be eligible for Student Select coverage, you must be:

- A healthy full-time* college student under the age of 30.
- A student attending a state-accredited college or university. (The college or university must be listed in the Higher Education Directory.)
- A student who maintains full-time status for a minimum of 31 days following the effective date of the policy.

*Full-time is defined as an undergraduate student taking nine or more college credits or a full-time graduate student.

Here's How Student Select Works

- You choose the deductible that best meets your needs and budget: \$250, \$500, \$1000, \$2500
- Since this plan is not an HMO or PPO, you pick your doctors and hospitals.

- For additional savings, you can use the doctors and hospitals participating in PHCS Healthy Directions. Simply call PHCS at 1-800-357-6847 or visit them on the web at www.phcs.com to verify that your doctor or hospital is part of the PHCS Network. When using the web, click on "Find a Provider," then "Start New Search." Under Step #2, choose "Healthy Directions/Access Advantage" from the drop down menu.
- If you change schools, take a semester off or have to leave school, Student Select travels with you. And, because Student Select is renewable, you can keep your coverage for as long as it's needed.

Benefits are paid as follows:

FIRST: You pay your calendar year deductible.

THEN: Once the deductible is satisfied, Time Insurance Company pays 80% of the next \$10,000 of covered expenses.

THEREAFTER: Time Insurance Company pays 100% of remaining covered expenses up to \$100,000 for each illness or injury. Your total plan maximum is \$1 million.

Plan Highlights

- Up to \$1 million protection; \$100,000 per illness or injury
- Freedom to choose your own doctors and hospitals
- Semi-private room and board
- Office visits
- Emergency care
- Surgery
- In-hospital and outpatient services
- X-ray and laboratory services
- Home health care
- Ground or air ambulance service
- Medical equipment and supplies
- Intensive care
- Medical evacuation benefit

Plan Exclusions

It is important to understand that Student Select is not designed to pay for injuries and illnesses that existed prior to your policy effective date. Expenses for these pre-existing conditions incurred during the first 12 months of the policy are not covered in most states. Student Select also does not cover normal pregnancy or childbirth; sterilization, treatment for infertility, genetic testing or counseling; weight reduction or weight control programs and related surgery; medication to stimulate growth; dental treatment; routine physical exams and immunizations; removal of tonsils or adenoids; custodial care; mental illness or substance abuse; intercollegiate sports injuries; prescription drugs; free services; intentionally self-inflicted injury; cosmetic treatment or surgery; hearing aids, contact lenses, eyeglasses, eye exams; and charges incurred outside the United States, its possessions or Canada. Other exclusions as well as other covered services are listed in detail in the policy or certificate you will receive when you purchase Student Select.

Premium Refunds

If you are not 100 percent satisfied with the plan, you may return the contract and identification cards within 10 days of delivery for a premium refund. No questions asked!

Apply Now!

Applying for Student Select is easy!

- Complete all information, sign and date the application. Below are a few tips:
 - The box labeled "Send All Correspondence To:" The contract, identification cards, premium notices, and other correspondence will be sent to the address indicated in this box. If you would like the policy and ID cards sent to a different address, please attach a note with instructions.
 - Clearly indicate the school's ZIP code.
 - Please provide the phone number of a person to be contacted should we have questions concerning your application.
- Calculate the premium for the coverage of your choice. Refer to the Premium Calculation Instructions Section.
- Make check payable to: Assurant Health or provide all digits and the expiration date of your credit card.
- Detach the application, mail it with your payment to your agent or:

Assurant Health
P. O. Box 3176
Milwaukee, WI 53201-3176

This brochure provides a brief description of the important features of this plan. This is not the insurance contract. The actual plan sets forth in detail the rights and obligations of both you and your insurance company. State mandated benefits, if applicable, are incorporated through a rider attached to your plan.

Assurant Health markets products underwritten by Time Insurance Company.

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Rates are effective March 1, 2002

Student Select is not available in the following states. If you are a resident of one of these states and also attending school in the state, please contact your agent to obtain information about other health insurance products available to you.

Hawaii	Montana	New York
Maine	New Hampshire	Rhode Island
Massachusetts	New Jersey	Vermont

Premium Calculation Instructions

- Find the Base Annual Premium for the student's age and deductible choice on the RATE CHART. Enter this amount on the BASE ANNUAL PREMIUM line in the premium formula box.
- On the SCHOOL FACTOR TABLE, find the state of the school where the student will be attending. Most of the time, this will be the same state where the student will live. Locate the first three digits of the ZIP code of the school's mailing address. Find and enter the SCHOOL FACTOR on the SCHOOL FACTOR line of the premium formula box.
- Multiply the BASE ANNUAL PREMIUM by the SCHOOL FACTOR. This represents the annual premium due with your application. If you wish to pay semi-annually, multiply the annual premium by .52. Write this amount in the box marked TOTAL PREMIUM on the application and remit this amount with your application.
- Make your check or money order payable to Assurant Health. MasterCard and VISA payments are accepted.



Premium Formula Box

\$ _____ X _____ = \$ _____ or \$ _____
Base Annual Premium School Factor Total Annual PREMIUM Semi-Annual PREMIUM

Utah Annual Rate Chart

AGE	Deductible			
	\$250	\$500	\$1,000	\$2,500
17-21	\$750	\$650	\$520	\$400
22-29	\$710	\$620	\$480	\$360

If you have any questions, or would like to confirm your rate through our automated help line, call 1-800-341-3534.

About Assurant Health

In business since 1892, Assurant Health provides health insurance coverage for more than one million people nationwide. Assurant Health is part of Assurant, which offers specialized insurance products and related services in North America and selected other markets.

Assurant is traded on the New York Stock Exchange under the symbol AIZ. The Assurant Web site is www.assurant.com.

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School Factor Table

If your ZIP code is not specifically listed, use the factor to the right of the state.

Alabama1.1	Kansas0.9	North Dakota0.7
350-3521.3	661-6621.0	Ohio0.9
Arizona1.0	Kentucky0.8	436, 440, 4411.1
850-8531.3	4021.0	4441.0
855-8571.1	407-414, 416-417, 420-422, 4520.9	430-433, 437-438, 448-4510.8
Arkansas0.6	Louisiana1.0	453-455, 457-4580.8
720-7230.8	7170.7	Oklahoma0.9
716-719, 7280.7	700, 7011.3	731, 7411.1
California1.3	Maine0.8	Oregon0.9
900-9082.3	0380.9	Pennsylvania0.9
913-9162.1	Maryland0.9	190, 1911.2
910-912, 917, 9182.0	2031.3	1941.1
926-928, 940-9481.6	2121.0	151-152, 189, 1931.0
919, 922-9251.5	Massachusetts0.9	Rhode Island1.0
930-931, 9491.5	020-0221.2	South Carolina0.9
920, 921, 950, 9511.4	011, 015-019, 023-024, 0261.0	290-292, 294, 298, 2991.0
Colorado0.8	Michigan0.8	South Dakota0.7
Connecticut0.9	4821.1	Tennessee0.9
065-066, 068-0691.1	480-481, 4831.0	370-376, 380-3811.0
0671.0	484-485, 4890.9	Texas1.0
Delaware1.0	Minnesota0.8	770-772, 7751.4
1991.1	551, 5550.9	773-7741.3
District of Columbia1.3	560-564, 566-5670.7	750-753, 760-762, 776-7771.2
Florida1.3	Mississippi0.9	784, 7871.2
330-333, 3402.3	Missouri0.9	7821.1
3341.8	640-6411.1	778, 780-781, 785-786, 7960.9
3361.6	630-6331.0	Utah0.9
322, 328, 335, 3371.5	634-635, 638-6390.8	Virginia0.8
339, 346, 3491.5	Montana0.8	201, 222-2231.1
320, 321, 3271.4	5910.9	220, 2211.0
Georgia1.2	Nebraska0.6	232-2370.9
300-303, 311, 314, 3991.3	6810.8	Washington0.8
Idaho0.9	683-6850.7	West Virginia0.9
Illinois0.9	Nevada1.2	Wisconsin0.6
600-606, 6081.3	889-891, 894-8951.3	499, 530-534, 537, 538, 5400.8
6071.2	New Hampshire0.9	Wyoming0.9
609-610, 613-619, 620-6231.0	070-0731.5	
625-627, 6291.0	New Jersey1.4	
Indiana0.8	070-0731.5	
463-4640.9	New Mexico0.9	
Iowa0.6	New York2.3	
510, 515, 524, 5280.7	North Carolina0.8	

