
STUDENT SELECT

Affordable Health Insurance

For College Students

GEORGIA

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 Fortis 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 average 2001 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. At the time of service, present your medical identification card with the PHCS logo on it and your provider will bill you at the reduced network rate for services.
- 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, Fortis Insurance Company pays 80% of the next \$10,000 of covered expenses.

THEREAFTER: Fortis 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.

Apply Now!

- 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

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!

About Assurant Health

In business since 1892, Assurant Health provides health insurance coverage for more than one million people nationwide. Assurant Health develops and provides a wide range of individual medical, small group, short term and student health insurance products, as well as non-insurance products.

Assurant Health also provides consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements. With almost 3,000 employees, Assurant Health is headquartered in Milwaukee, Wis., and has operations offices in Minnesota, Idaho, and Florida, as well as sales offices across the country. Assurant Health products are issued and underwritten by Fortis Insurance Company, John Alden Life Insurance Company and Fortis Benefits Insurance Company.

Assurant Health is part of Assurant, which offers specialized insurance products and related services in North America and selected other markets.

Its four key business units – Assurant Employee Benefits; Assurant Health; Assurant Preneed; and Assurant Solutions – have partnered with clients who are leaders in their industries and have built leadership positions in a number of specialty market segments and in the U.S. and selected international markets.

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

About This Brochure:




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.

Rates are effective June 1, 2004

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	New Hampshire	Rhode Island
Maine	New Jersey	Vermont
Massachusetts	New York	

Premium Calculation Instructions

1. Enter the Rate for the student's age, payment mode, and deductible from the Rate Chart below.	\$ _____
2. Add \$20 application fee	+ <u> \$20.00 </u>
3. This is the total due. Enter this amount on the application.	= _____ Total
4. Make your check or money order payable to Assurant Health. MasterCard, VISA and Discover payments are accepted.	
  	

Georgia Rate Chart

Age	Payment Mode	Deductible			
		\$250	\$500	\$1,000	\$2,500
17-24	Annual	\$1,325.00	\$852.00	\$660.00	\$517.00
	Semi-Annual	689.00	443.04	343.20	268.84
25-29*	Annual	\$1,709.00	\$946.00	\$694.00	\$517.00
	Semi-Annual	888.68	491.92	360.88	268.84

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

