

**University of Northern Colorado Part-Time** students are advised to maintain health insurance in case of illness or injury. Failure to maintain coverage could result in medical bills that could hinder your academic pursuits.

## Do I need insurance?

Health insurance protects your investment in your education by helping pay for medical expenses in the event of an illness or injury, so you can get the care you need and still have money for other expenses. The **Part-Time Insurance Plan (PIP)** is designed to provide minimum coverage.

## Who can enroll?

All registered students taking one (1) credit hour up to a maximum of eight (8) credit hours per semester are eligible to enroll in the PIP on a Voluntary basis. All registered extended studies students are eligible to enroll in the PIP on a Voluntary basis, regardless of the number of credit hours they are taking. Eligible dependents of students enrolled in the plan are eligible to participate in the plan on a Voluntary basis.

## How do I enroll?

Visit the website [www.ahpcare.com/uncopt](http://www.ahpcare.com/uncopt) to enroll online or download and print a form to complete and mail.

## How much does it cost?

Coverage Period	Student	Spouse	Each Child
<b>Annual</b>	\$ 910	\$2,150	\$1,250
<b>Fall</b>	\$ 460	\$1,085	\$ 632
<b>Spring/Summer</b>	\$ 460	\$1,085	\$ 632
<b>Summer</b>	\$ 255	\$ 602	\$ 350

Annual\*.....08/17/2009-08/17/2010  
 Fall.....08/17/2009-01/06/2010  
 Spring/Summer .....01/06/2010-08/17/2010  
 Summer.....05/06/2010-08/17/2010

Coverage becomes effective on the date the coverage period begins or the date the premium is received by the company, whichever is later.

\* Annual payment provides coverage for Fall, Spring, and Summer. Student does not have to be enrolled in Summer courses.

### Online Access to

- view and download complete plan description
- enroll in coverage
- download temporary ID card
- provider information
- customer service/claims and benefit questions



An Academic Risk Management Business Partner



## — PLAN BASICS —

*This is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered expenses are subject to plan maximums, limitations, and exclusions as described in the policy. The PPO network is First Health ([www.firsthealth.com](http://www.firsthealth.com)).*

Health Care Obtained	In Network	Out of Network
<b>BENEFIT MAXIMUM &amp; DEDUCTIBLE</b>		
<b>Lifetime Maximum</b>	\$100,000 for each covered Injury or Sickness	
<b>Deductible</b>	\$100 per covered person, per Injury or Sickness	
<b>BENEFIT CATEGORY</b>	<i>Payments are based on the Preferred Provider Allowance</i>	<i>Payments are based on Usual &amp; Customary Charges</i>
<b>Hospital Expenses</b> \$1,500 aggregate maximum per day	80%	60%
<b>Surgery</b> \$2,500 maximum	80%	60%
<b>Day Surgery Miscellaneous</b> \$1,500 maximum	80%	60%
<b>Outpatient Miscellaneous</b> \$800 maximum <i>Includes Doctor's Office Visits, Physical Therapy, Emergency Room, Diagnostic X-rays &amp; Laboratory, Chemotherapy &amp; Radiation Therapy, Tests &amp; Procedures, and Injections.</i>	80%	60%
<b>Prescription Drugs</b> \$50 Rx Deductible per Policy Year (Plan Deductible does not apply), \$500 maximum benefit per policy year	<i>At WellDyneRx participating pharmacy: \$10 copay generic \$20 copay brand name</i>	No Benefits

*Please refer to a full, detailed description of the benefits in the online brochure at [www.ahpcare.com/uncopt](http://www.ahpcare.com/uncopt).*