

EASTERN IDAHO TECHNICAL COLLEGE

SHIP

Student Health Insurance Plan

2010-2011 SHIP Changes

CHANGES TO SHIP FROM LAST YEAR

Below are some important changes to this year's plan. Not all plan changes are listed.

Note: The chart below indicates how much the insurance company will pay for covered expenses. PPO charges are paid at 80% of Preferred Allowance, non-PPO charges are paid at 60% of Reasonable and Customary charges.

BENEFIT	2009-2010 SHIP	2010-2011 SHIP
Plan Maximum	Basic Benefit: \$1,500 per sickness or injury Major Medical: \$11,500 per condition max	\$50,000 aggregate maximum per sickness or injury
Coinsurance	80% of R&C	80% for PPO, 60% for non-PPO up to plan maximum
Office Visit Copay	None	\$15 per visit
Outpatient Prescription Drug Maximum	Paid under Major Medical; combined with all other charges, up to \$11,500 per sickness or injury	100% of actual charges up to \$10,000 per policy year
Inpatient Mental Disorder/ Substance Abuse	\$1,500 maximum	80% for PPO, 60% for non-PPO up to plan maximum
Outpatient Mental Disorder/Substance Abuse	\$1,500 maximum	after \$15 copay per visit, 80% for PPO, 60% for non-PPO up to \$5,000 per policy year
Ambulance	\$33	80% for PPO or non-PPO up to \$1,500 per policy year
PPO Network	None	In Idaho: Idaho Physician's Network (IPN) Outside Idaho: First Health Network (FHN)
Underwriter	Nationwide Life Insurance Co.	Nationwide Life Insurance Co.
Claims Administrator	Personal Insurance Administrators	AmeriBen
Plan Administrator	Renaissance Insurance Agency, Inc.	Renaissance Insurance Agency, Inc.