When Do I Enroll in the Plan?
Participation in Creighton University's endorsed Student Health Insurance Plan is required for all eligible full-time domestic (U.S. citizens) students, unless they are covered under another comparable plan. The premium for the University's endorsed plan will be added to your tuition bill. If you have comparable coverage and wish to waive coverage under the Plan, you must submit an Online Waiver Form. To complete the Online Waiver Form and view the waiver deadline, visit your NEST account.

International students and Intensive English Language students are required to enroll in the Student Health Insurance Plan. There are no exceptions to this process.

<table>
<thead>
<tr>
<th>Undergraduates, Graduate Students and International Students</th>
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<tbody>
<tr>
<td>Rates</td>
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<tr>
<td>Student</td>
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<tr>
<td>Spouse</td>
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<tr>
<td>Each Child</td>
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<td>All Children</td>
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* $393 for each 6-month period.

Creighton's Center for Health and Counseling (CHC) Referral Requirement
In order to receive the highest level of benefit under the Plan, students must first use the resources of the CHC where treatment will be administered or an outside medical referral will be issued. Benefits for Eligible Expenses incurred for medical treatment rendered outside the CHC for which no referral was obtained will be reduced to the Non-PPO level, except under the following circumstances:
1. Treatment of an Emergency Medical Condition. The student must return to the Center for Health and Counseling for necessary follow-up care.
2. When the CHC is closed during official University-scheduled holiday breaks. The student must return to the CHC for follow-up care, if open.
3. Medical care received when the student is more than 50 miles from campus. The student must return to the CHC for necessary follow-up care (including testing), if open.
4. Medical care obtained when a student is no longer able to use the CHC due to a change in student status.
5. Maternity.
6. Women's Health Services (Please refer to the Schedule of Benefits for covered services).
7. Mental Health/Substance Abuse Care.
8. Dependents under the age of 19 are not treated at the CHC. Therefore, they are exempt from the referral requirement.

Student Health Insurance Program Overview for Creighton University
This is a brief overview of benefits provided for informational purposes only. It is not a complete description of the plan. A more detailed description of the benefits, definitions, limitations and exclusions are provided in the booklet online at www.macari.com/CU. If there is any conflict between the contents of this document, the booklet and the Policy, the terms and conditions of the Policy will govern in all cases.

Preferred Providers:
INSIDE OMAHA: Midlands Choice
Toll-Free: 800-605-8259
or 402-390-8233

OUTSIDE OMAHA: First Health
Toll-Free: 1-800-226-5116
Website link available at: www.creighton.edu/CHC

The Creighton University endorsed Student Health Insurance Plan offers comprehensive medical coverage for students and is designed to help students prepare for the unexpected. It is designed to cover medical expenses not otherwise covered by any other health plan. It is a cost-effective way for students to maintain coverage while they are away from home. The Plan includes coverage for inpatient and outpatient services, prescription drugs, and more.

The Plan is administered by a group of insurers, each specializing in different areas of coverage. The insurers provide a variety of choices and options to meet the needs of different students.

The Plan includes coverage for:
- Inpatient services
- Outpatient services
- Prescription drugs
- Other benefits, such as vision care and dental coverage

The Plan provides a range of deductible options, which are designed to meet the needs of different students.

Visit: www.creighton.edu/CHC for:
- Benefit & Enrollment Information
- ID Cards
- Interactive On-Line Claim Form
- "View My Account" - Check your claims and coverage status
- Locate a PPO Medical Provider and/or Catalyst Pharmacy
- Certificate of Creditable Coverage Request Form
- Student Assist Services
- Optional Enrollment: Dependents, Needlestick, Dental, Vision

Deductible
(Waived at CHC)

The following deductibles are applied before Eligible Expenses incurred from a Preferred Provider Organization (PPO) provider and Non-PPO are payable:
- Per Covered Person: $250
- Per Covered Person Out of Pocket: $1500
- Per Family Out of Pocket: $3000

Out of Pocket Limit
Once the Individual or Family Out-of-Pocket Limit has been satisfied, Eligible Expenses will be payable at 100% for the remainder of the Policy Year, not to exceed any benefit maximum that may apply.
- Per Covered Person Out of Pocket: $1500
- Per Family Out of Pocket: $3000

Emergency Room
Eligible Expenses incurred for treatment of an Emergency Medical Condition.
- PPO: After a $100 Copay (waived if admitted), 80% of Allowable Charges
- Non-PPO: After a $100 Emergency Room deductible (waived if admitted), 80% of R&C

Inpatient Services
- PPO: 80% of Allowable Charges
- Non-PPO: 50% of R&C

Outpatient Services
- PPO: Most Services
- Non-PPO: Most Services

Prescription Drugs
- Catalyst RX Prescription Drug Card:
  - $25 copay — Brand Name Prescription Drug
  - $10 copay — Generic Prescription Drug
  - $850 Maximum Per Policy Year

--- See IMPORTANT NOTICE on reverse side. ---
Services Included or Available at no additional cost:

**Live Travel® Emergency Assistance**
Student Assist keeps you on the move. A unique service that is like having a dedicated around-the-clock travel counselor just a phone call away to solve last-minute travel problems or emergencies.

**Concierge Service**
You receive the comfort, care, and attention of Student Assist’s personal assistance coordinators available 24/7 to respond to virtually any request — large or small.

**Worldwide Travel Assistance**
Travel is never a hassle with this complete suite of travel help. Our Student Assist assistance coordinators will arrange all your travel affairs and are always connected to the latest travel information.

**Travel Medical Assistance**
From physician referrals to coordination of medical evacuations, we attend to your medical needs everywhere in the world. Medical Evacuation/Repatriation Benefits of $1,000,000 aggregate.

**Personal Security Assistance**
You can feel safe and secure with Student Assist’s Personal Security Assistance at home or while traveling.

**Utilization Management Services**
Helps participants and dependents manage and make treatment decisions when faced with chronic health conditions.

**24-Hour Student Emergency Care**
24-Hour Emergency Care Hotline — Toll Free, confidential healthcare advice and information 24 hours a day, 365 days a year for both emergency and non-emergency medical situations

**Helpful Links To:**
- Student Health 101
- Storknet.com — Maternity Portal
- Mayo Clinic Smoking Cessation Portal
- Catalyst Rx/My Health Zone

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**Dental Insurance**
Dental Insurance that includes benefits for Preventative, Basic and Restorative Care. Premium per Plan Year or any part thereof:
- Student — $231
- Student & Spouse — $538
- Student & Children — $613
- Student & Family — $888

**Amcore Vision Discount Plan**
Quality vision discount plan, $12.00 Per Year or any part thereof per household. Receive discounts on care, supplies and specialty services from 20-60% including Lasik.

**Needlestick/Body Fluid Splatter**
$14.00 Per Year or any part thereof. $1,000 benefit for each exposure. Benefit is primary to other insurance and not subject to a deductible or coinsurance.

**Weight Management Programs**
Access to discounts from 10-20% on Weight Management and Exercise programs and products.

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**Important Notice**
The material on the front and back of this hand-out is for information only and is not an offer or invitation to contract. The Plan contains exclusions and limitations. The Plan will pay benefits in accordance with applicable Nebraska Insurance mandates. If any discrepancy exists between this hand-out and the Master Policy, the Master Policy will govern and control the payment of benefits. Information is believed to be accurate as of the production date; however, it is subject to change.