

STUDENT HEALTH INSURANCE  
PLANS  
2005-2006  
FOR STUDENTS OF



Claims Administered By:  
Personal Insurance Administrators, Inc.  
P O Box 6040  
Agoura Hills CA 91376-6040  
1-800-468-4343

Policy Number 18030

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USI and Fairmont Premier Insurance Company are wholly separate from The Art Institutes, and The Art Institutes have no financial interest in their operations, nor does The Art Institutes make any representation as to the quality or adequacy of medical care or insurance coverage provided to any student during his or her enrollment at The Art Institutes.

## **ELIGIBILITY**

**ALL FULL-TIME STUDENTS** of The Art Institutes who are taking 9 or more credit hours are eligible for this medical plan. In order to be accepted, students must enroll within 31 days of the effective date for the term applied.

**INTERNATIONAL STUDENTS** who attend The Art Institutes are required to have adequate injury and sickness insurance. All international students must either purchase on the insurance plans offered by USI for four consecutive quarters of study OR complete a waiver form indicating that you have your own insurance that adequately covers you in the United States.

**IMPORTANT NOTICE: TO ENSURE THE SAFETY AND WELLBEING OF OUR INTERNATIONAL STUDENTS, THE ART INSTITUTES REQUIRE THAT ALL INTERNATIONAL STUDENTS EITHER PURCHASE A USI POLICY OR COMPLETE THE INSURANCE WAIVER BY OCTOBER 1, 2005.**

DEPENDENT COVERAGE is available. Insured Students may also enroll their eligible dependents in the plan.

An eligible Dependent is:

- 1) An Insured Student's spouse, who is not legally separated from the Insured Student; or
- 2) The unmarried child or children under age 19, or up to age 25 if a full-time student, who are not self-supporting. Dependent coverage will not be effective prior to that of the Insured Student or extend beyond that of the Insured Student.

A child of an Insured Student or an Insured spouse will be covered under the Policy for the first 31 days after:

- 1) Birth of a Newborn Child;
- 2) The effective date of adoption of the child; or
- 3) The date of placement of the child for adoption.

The Insured Student will have the right to continue such coverage for the child beyond 31 days. To continue the coverage the Insured must, within 31 days after the birth, adoption or placement for adoption:

- 1) Apply for coverage; and
- 2) Pay the required additional premium. If the Insured Student does not use this right as stated here, all coverage as to that child will terminate at the end of the first 31 days after the child's birth, adoption or placement for adoption.

"Newborn Child" means:

- 1) A newly born child of the Insured Student from the moment of birth provided that the Insured Student is insured under the Policy;

## ELIGIBILITY CONTINUED.....

2) A child to whom a decree of adoption by the Insured Student has been entered within thirty-one days after the date of the child's birth and the Insured Student has temporary custody of the child provided the person adopting the child is Insured under the Policy on the date of child is placed with the Insured Student; and,

3) A child adopted by the Insured Student whose adoption proceedings have been completed and a decree of adoption entered within one year from the institution of proceedings, unless extended by order of the court by reason of special needs of the child provided the person adopting the child is Insured under the Policy on the date of child the adoption becomes effective.

Dependent eligibility expires concurrently with that of the Insured Student.

## HOW TO APPLY FOR COVERAGE

Eligible Art Institute students have two plans to choose from. Please refer to the Schedule of Benefits in this booklet for a comparison of the two plans offered.

TO ENROLL IN THIS COVERAGE, students must complete the enrollment form and remit a check or money order for the quarterly premium to USI NW in Portland, Oregon.

PLEASE NOTE: You will not be able to switch plans after your initial enrollment for the balance of the 2005-2006 school year (until October 1, 2006).

### PLAN ONE QUARTERLY PREMIUMS AND EFFECTIVE DATES

<u>PLAN ONE</u>	<u>Fall Quarter</u> 10/1/05-12/31/05	<u>Winter Quarter</u> 1/1/06-3/31/06	<u>Spring Quarter</u> 4/1/06-6/30/06	<u>Summer Quarter</u> 7/1/06-9/30/06
Student Only Age 24 & Under	\$538.50	\$538.50	\$538.50	\$538.50
Student Only Age 25 & Over	\$813.76	\$813.75	\$813.75	\$813.75
Spouse Age 24 & Under	\$1,077.00	\$1,077.00	\$1,077.00	\$1,077.00
Spouse Age 25 & Over	\$1,625.25	\$1,625.25	\$1,625.25	\$1,625.25
Per Child	\$646.00	\$646.00	\$646.00	\$646.00

**HOW TO APPLY FOR COVERAGE CONTINUED.....**

**PLAN TWO**  
**QUARTERLY PREMIUMS AND EFFECTIVE DATES**

<b><u>PLAN TWO</u></b>	<b><u>Fall Quarter</u> 10/1/05-12/31/05</b>	<b><u>Winter Quarter</u> 1/1/06-3/31/06</b>	<b><u>Spring Quarter</u> 4/1/06-6/30/06</b>	<b><u>Summer Quarter</u> 7/1/06-9/30/06</b>
<b>Student Only Age 24 &amp; Under</b>	<b>\$195.50</b>	<b>\$195.50</b>	<b>\$195.50</b>	<b>\$195.50</b>
<b>Student Only Age 25 &amp; Over</b>	<b>\$300.75</b>	<b>\$300.75</b>	<b>\$300.75</b>	<b>\$300.75</b>
<b>Spouse Age 24 &amp; Under</b>	<b>\$488.75</b>	<b>\$488.75</b>	<b>\$488.75</b>	<b>\$488.75</b>
<b>Spouse Age 25 &amp; Over</b>	<b>\$749.75</b>	<b>\$749.75</b>	<b>\$749.75</b>	<b>\$749.75</b>
<b>Per Child</b>	<b>\$293.25</b>	<b>\$293.25</b>	<b>\$293.25</b>	<b>\$293.25</b>

Premiums will not be pro-rated.

Refunds of premium are allowed only upon entry into the armed forces.

**DEADLINES FOR ENROLLMENT:**  
**(MUST BE POSTMARKED ON OR BEFORE DEADLINE DATE)**

<b><u>QUARTER</u></b>	<b><u>EFFECTIVE DATE OF COVERAGE</u></b>	<b><u>ENROLLMENT DEADLINE</u></b>
<b>FALL QUARTER 2005</b>	<b>OCTOBER 1, 2005</b>	<b>OCTOBER 31, 2005</b>
<b>WINTER QUARTER 2006</b>	<b>JANUARY 1, 2006</b>	<b>JANUARY 31, 2006</b>
<b>SPRING QUARTER 2006</b>	<b>APRIL 1, 2006</b>	<b>MAY 1, 2006</b>
<b>SUMMER QUARTER 2006</b>	<b>JULY 1, 2006</b>	<b>JULY 31, 2006</b>

After your initial enrollment and quarterly premium payment are received, you will be billed directly for each subsequent quarterly premium for the balance of the 2005-2006 school year.

To avoid a lapse in coverage your premium will be due by the due date. For example if your premium is due January 1, 2006, your premium must be received by January 1, 2006. If it is not received by that date, your coverage will be terminated paid to January 1, 2006.

This policy is a non-renewable one year term Policy. Enrollment in the plan is quarterly (3 months). The Eligible Student and their Eligible Dependents may apply for coverage beginning October 1, 2005, January 1, 2006, April 1, 2006 or July 1, 2006 depending on when you begin classes.

## **HOW TO APPLY FOR COVERAGE CONTINUED.....**

The Master Policy on file at the University becomes effective at 12:01 a.m., October 1, 2005. Coverage becomes effective on that date or the date application and full premium are received by the Company (or its authorized representative), whichever is later. The Master Policy terminates at 12:01 a.m., October 1, 2006. Coverage terminates on that date or at the end of the period through which premium is paid.

Once you graduate you may continue your coverage one more quarter after graduation. For example: you are on the plan paid to July 1, 2006 and graduate in June 2006. You can then continue your coverage for one more quarter, from July 1 through September 31, 2006.

**ANY QUESTIONS REGARDING ELIGIBILITY OR PREMIUM PAYMENTS SHOULD BE DIRECTED TO USI NW AT 1-800-251-4246.**

## **EXTENSION OF BENEFITS**

If a Covered Person is hospital confined on the termination date from a covered Injury or Sickness for which benefits were paid before the termination date, covered medical expenses for such Injury or Sickness will continue to be paid during the hospital confinement as long as the confinement continues but not to exceed 12 months after the termination date. The total payments made in respect of the Covered Person for such condition both before and after the termination date will never exceed the maximum benefits provided under the plan.

## **CERTIFICATE OF CREDITABLE COVERAGE**

When your coverage terminates, you can request a Certificate of Creditable Coverage, which is evidence of your coverage under this policy. You may need such a certificate if you become covered under a group policy or other health plan within 63 days after your coverage under this policy terminates. If the subsequent policy excludes or limits coverage for medical conditions you have before you enroll, this Certificate may be used to reduce or eliminate those exclusions or limitations.

To obtain a Certificate of Creditable Coverage, please contact USI NW at 1-800-251-4246.

