

# International Student GROUP MEDICAL PLAN PROPOSAL

Presented to  
**North Iowa Area  
Community College**  
February 24, 2014



*Your Plan... Our Passion*



**LewerMark**  
STUDENT INSURANCE

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## The Passion Starts at the Top

### History & Principles

When D. C. Lewer founded The Lewer Agency in 1956, he did so on the premise that he could offer something of value to the public and, in doing so, provide for himself and his family. This premise is deeply rooted in America and it is the basic foundation for the financial success of our company. Now led by Michael D. Lewer, The Lewer Agency has evolved with the times, yet continues to hold firm those standards established by D.C. Lewer more than 50 years ago.

The People Who Are The Lewer Agency Believe That:

- The products and related services offered and provided to our clients are valuable and the company strives to promote our products and services fairly and at a reasonable cost.
- Every customer deserves the finest service from every representative and employee. Our customers and their satisfaction are at the cornerstone of our success. We must understand their needs and provide them with products and services of recognized value.
- The Lewer Companies has little existence or reputation beyond its employees and marketing representatives and their actions. Our actions reflect on the reputation of the company and are the source of our energy and strength. We are committed to attracting, developing and retaining quality people, both as employees and as representatives.
- These principles stem from our position on faith, ethics, service, respect, and common sense in conducting our business. We believe in the freedom to achieve and we that people, like companies, differentiate themselves by the quality of their performance. As a company, we must outperform our competition and, in so doing, provide greater value to our clients. As individuals, we must perform to our full potential within a solid framework of ethics, quality and professionalism.

### LewerMark

The LewerMark Student Insurance program specializes in health insurance for international students. The entire customer risk pool is 100% international students. The program is mandatory for all customer schools. We administer the entire program in-house; including customized enrollments, claims paying, and end to end customer services. We provide solutions for unique situations by helping our clients identify their goals, explore alternatives, recommend strategies and products, and implement solutions. **We are well-known for our flexibility and our ability to customize services to meet the needs of our clients.**

We offer a blanket policy utilizing a nationwide provider network from CIGNA. Our underwriting partner, Trustmark Life Insurance Company is rated A-.

International students have unique needs and are not familiar with the U.S. health system. The LewerMark representatives and customer service team work closely with each customer school and insured student, to help them understand the coverage so as to provide the best care for the student while minimizing the student's out-of-pocket expenses.

Further, The LowerMark service team is highly-trained, multilingual, and communicates with students and their families regularly regarding plan specifics. In other words, this is our focus and passion when it comes to helping students maneuver the American health care system.

In addition, we allow enrollment customization for specialized language and other short-term programs with the flexibility to meet your needs.

LowerMark offers the following **value-added services**:

- 24/7 Global Assistance Emergency Programs
- 24/7 Toll-Free Nurse Line
- Dedicated Toll-Free Phone and Email Access for Student and Provider Inquiries
- User-Friendly Student Insurance Website
- Customized Web Page for Each School
- Discount Prescription Drug and Dental Programs
- Annual Scholarship Contest
- HIPAA Administration
- Hospital Bill Audit Review
- Study Abroad Student Medical Plans

The LowerMark Student Program offers a toll-free number to speak with a customer service agent, as well as e-mail access for claims questions and a user-friendly website. General information brochures are provided with translations in Japanese, Vietnamese, Korean, Spanish, and both traditional and simplified Chinese.

The LowerMark plan meets all state mandates, NAFSA guidelines and federal requirements for international student benefits. The LowerMark plan is HIPAA compliant. Lower is a NAFSA Global Associate.

### **Mark of Distinction**

A.M. Best Company has included The Lower Agency, Inc. in the *2012 Edition of Best's Directory of Recommended Expert Service Providers* based on recommendations and endorsements from the insurance industry. To qualify, The Lower Agency had to successfully meet A.M. Best's stringent standards for admission.



## What Our Customers Say

*"I would like to inform you of the wonderful customer service I received from Christine Manning, who was knowledgeable, kind, and extremely efficient with quick responses to all of my inquiries. I've had a lot of experience dealing with insurance companies; however, I would never say that I had to "deal" with Christine. She was wonderful and made me feel very fortunate to be joining a company like LewerMark." **Student, Washington University, St. Louis***

*"First off, I want to tell you that we were excited ... but scared stiff about implementing mandatory health insurance for Int'l Students. With the assistance you've provided & patience you've shown us, we feel we've been successful in assisting both brand new and current int'l students figure out the maze of the health insurance world. So, THANK YOU very much!! We're grateful for the exceptional customer service that you and your colleagues have provided to us. Thank you again,"*  
**- Liz Crusey, Missouri Baptist University**

*"Lewer's focus of offering excellent, affordable products and superb customer service is clear. The policies are excellent and affordable and Lewer has been great at customizing policies for our particular needs and for the advantage and convenience of our students. The staff is absolutely outstanding. Excellent customer service isn't just a concept at Lewer, it's something I know our students and I will receive with every interaction. It's easy to say "we go above and beyond" but Lewer actually does. The staff is easy to reach by telephone and email, and they're always pleasant and helpful, whether in resolving an issue, providing guidance in a sensitive situation, or anything else. Insurance can be very confusing and intimidating but Lewer's staff helps navigate the system and resolve issues quickly. Lewer's staff is absolutely reliable." --*  
**Becky Boyko, Risk Manager, Lakeland College**

*"...I have always appreciated LewerMark's kind and prompt response to any questions or concerns I have regarding our students' insurance coverage. From their wonderful online roster submission software, to as far as coming to my institution during orientation for a workshop, LewerMark has proven to be the right choice as our University's international student insurance provider. I would gladly recommend LewerMark's services to any institution looking to provide their international and study abroad students with exceptional health insurance coverage." **Ryan Jackson, International Student Services Coordinator, St. Martins University***

*"I couldn't be happier with the service and attention shown to our international student community and to my office! Patti G truly cares about her clients. She understands that the U.S. healthcare system can be very confusing and intimidating for international students. She has not hesitated in going the "extra mile" to make sure that students understand how the system works and that any questions or issues they make be experiencing are addressed. She's a gem!"*  
**Gigi Posejpal, Director, Office of International Student Affairs, Columbia College Chicago**

*"LewerMark makes student medical insurance easily managed! LewerMark is a customer friendly organization and we have received excellent service from LewerMark. The medical claims process frees the school personnel from communications regarding medical claims! The MyNurse 24/7 Nurse Line is a great resource. I highly recommend LewerMark for managing student medical coverage." **Sheila Tretter, Portland Christian Schools***

## Getting Started

### Enrollment

We provide a blanket policy and because of this, students are covered based on the start date provided by the school, even if the enrollment has not yet been received. Once the edited enrollment is received, the invoice is generated for payment. If a student needs to see a provider before the enrollment is received, the advisor or someone from the school should notify LewerMark in order for us to provide eligibility should a provider call for verification. Enrollments can be sent electronically or entered online. The enrollment list must contain the name of each insured, dates of birth, gender, ID number, and email address.

### Online Enrollment

The Lewer Agency has on-line enrollment capabilities for all of our LewerMark clients. The online application enables client schools to manually input enrollment information into the system. The school would have access to make adjustments and edits during the enrollment period before final invoicing. Deletions must be done by the enrollment team at Lewer. The enrollment list must contain the name of each insured, dates of birth, gender, ID number, and email address.

### Waiver Requirement

The LewerMark Student Insurance Program is mandatory for all schools that participate in the program. If a school elects to allow waivers, a student requesting a waiver must have equivalent coverage from their home country or sponsored by the SACM in order to be eligible to waive coverage. The plan must be in English and not exclude medical necessities, not have large deductibles, or limit hospitalization coverage. There must be adequate coverage for repatriation and medical evacuation. LewerMark will assist in identifying plans that meet the coverage standards of the proposed blanket policy. Other online or U.S. domestic plans will not be eligible for a waiver unless a spouse is employed and has coverage through his or her company.

### Coverage Termination

Coverage will terminate the earliest of:

- The date the policy terminates
- The last day of the period for which premium has been timely paid according to policy provisions
- The date the insured individual is no longer eligible for coverage (leaves school)
- The date the insured individual departs the United States for the student's home country or country of regular domicile
- The date requested by the insured individual approved by the school administrator in writing that is no sooner than five days after the date the company or its authorized administrator receives written notice
- The date the student's visa status changes in the SEVIS system

### Premium Collection

The school will collect premium and send one check for the eligible participants within 30 days of the effective date of coverage.

## Proof of Insurance

Any student enrolled with LewerMark coverage will have access to a custom webpage for their school. Students can login for their online identification card and insurance brochure through their site.

## Supplies

LewerMark will provide to the school, without any additional cost the following:

- Identification Cards
- Coverage Brochures
- Orientation Summaries
- Claims Questionnaires
- Plan Summaries

## Claims

Claims accuracy is a trademark of our success and we understand that prompt payment of claims is important. The Lewer Agency, Inc. is proud of our claims service. **We are committed to provide a top notch level of claim services.** Our commitment is to process 80% or more of all clean claims we receive within 14 calendar days from the date they are received, and to process 99% of all clean claims within 30 calendar days. **The Lewer Agency's average claims turn-around time is just 7 calendar days.** Our internal performance standard is to maintain a financial accuracy rate of 99% with respect to the payment of claims and to achieve at least a 97% claims processing accuracy rate. In 2012, we processed and paid 100% of clean claims within 30 days of receipt. Most claims are submitted to the Lewer Agency directly from the provider. Accident and sickness questionnaires are available should a student submit a claim that requires additional documentation. After claims have been processed the student will receive an email alerting them of where to find their Explanation of Benefits (EOB) online.

## Customer Service

LewerMark provides 24-hour access regarding insurance coverage, cost information, claims concerns and frequently asked questions through our web site at [www.lewermark.com](http://www.lewermark.com). LewerMark has a knowledgeable and helpful staff available either by e-mail or toll free number from 7:00 am - 5:00 pm, Monday through Friday, Central Standard Time. Responses to inquiries are made within one business day. LewerMark allows electronic access to all school administrators for enrollment eligibility and claim status information 24 hours a day, seven days a week.

*LewerMark assigns a specific person to handle premium and claim administration calls for the insured students.*

## Representation

Erin Bennett, Account Manager will coordinate orientations for the students as requested by the school to:

- Answer questions from students and staff
- Assist with claims and concerns
- Assist advisors regarding policy information or other service issues.
- Provide on-site orientation assistance for students as well as advisors

## Customized home page

Each school has the opportunity for a customized web resource to communicate specific plan benefits and features of their own program to students, parents, and agents. The screen shot is an example of what is available through a specific link.

The screenshot displays the LewerMark Student Medical Insurance website. The header features the LewerMark logo and navigation links: Home, International Student Insurance, Study Abroad, Portfolio of Plans, Who We Are, and Advisor Login. A search bar is located in the top right corner. The main content area is divided into two columns: 'Student Resources' and 'Your School'. The 'Student Resources' column lists various services such as finding a doctor, emergency services, and multilingual brochures. The 'Your School' column includes a welcome message and a list of links for plan information, including a plan summary, brochure, and student login. A large, stylized LewerMark logo is visible in the background of the 'Your School' section. The footer contains the copyright notice: © 2013 The Lewer Agency, Inc. All Rights Reserved.



## Administrative Contact List

|  |   |
|--|---|
| <b>Student Insurance Services:</b><br>Enrollments<br>Brochures and ID cards<br>Claim Inquiries | Telephone: 800-821-7710<br>Fax: 816-960-7064<br>Email: <a href="mailto:lewermarksupport@lewer.com">lewermarksupport@lewer.com</a> |
| Mailing Address  | The Lewer Agency, Inc.<br>P.O. Box 32247<br>Kansas City, MO 64171-5247  |
| Premium Remittance Address   | The Lewer Agency, Inc.<br>Attn: Student Insurance Billing<br>P.O. Box 32247<br>Kansas City, MO 64171-5247                         |
| Rodney Vallejo<br><i>Director of Client Services</i>   | 800-821-7715 ext. 123<br><a href="mailto:rvallejo@lewer.com">rvallejo@lewer.com</a>   |
| Jeff Crawford<br><i>Vice President, Student Insurance</i>                                      | 800-821-7715 ext. 148<br><a href="mailto:jcrawford@lewer.com">jcrawford@lewer.com</a>   |
| Erin Bennett<br><i>Account Manager</i>   | 800-821-7715 ext. 157<br><a href="mailto:ebennett@lewer.com">ebennett@lewer.com</a>   |
| Patti Dennell<br><i>Claims Manager</i>   | 800-821-7715 ext. 116<br><a href="mailto:pdennell@lewer.com">pdennell@lewer.com</a>   |
| Jeff Burkett<br><i>Enrollment Manager</i>  | 800-821-7715 ext. 111<br><a href="mailto:jburkett@lewer.com">jburkett@lewer.com</a>   |
| 24x7 Nurse line  | 866-549-5076  |
| Express Scripts  | 800-451-6245 (pharmacy)<br>800-804-4384 (vision)  |

## LewerMark Copay Plan North Iowa Area Community College

| <b>Medical Benefits</b>   |            |                |
|---|------------|----------------|
| Lifetime Maximum Benefit  | Unlimited  |                |
| Annual Maximum Benefit for Students   | Unlimited  |                |
| Maximum Benefit per Injury or Sickness-Student  | Unlimited  |                |
| No Deductible   |            |                |
| <b>Copays</b>   |            |                |
| Copay for participating provider (no referral needed)   | \$15       |                |
| Copay for Hospital  | \$50       |                |
| Copay for Hospital Emergency Room   | \$100      |                |
| Maximum out of Pocket   | \$3000     |                |
| <b>Co Insurance</b>   |            |                |
| <p><b>The plan provides 100% coverage for providers in the CIGNA PPO.</b><br/> <b>The plan covers 80% coverage for non participating providers.*</b></p> <p>* The policy will not cover expenses in excess of Reasonable and Customary (R&amp;C) charges for services obtained for non participating providers.</p> |            |                |
| <b>Covered Services – Inpatient</b>   | In Network | Out of Network |
| Physician office visits   | 100%       | 80% of R&C     |
| Hospital Room & Board (including general nursing care) not exceeding the semiprivate rate   | 100%       | 80% of R&C     |
| Hospital Intensive Care (including 24 hour nursing care)  | 100%       | 80% of R&C     |
| Hospital Miscellaneous Inpatient (services and supplies including but not limited to: the cost of the operating room; laboratory test; x-ray examinations; anesthesia; drugs-excluding take home drugs or medications; supplies' pre-admission testing)   | 100%       | 80% of R&C     |
| Hospital Emergency Room (\$100 copay)   | 100%       | 80% of R&C     |
| Surgical Treatment  | 100%       | 80% of R&C     |
| Physicians Non-Surgeon  | 100%       | 80% of R&C     |
| Prescription Drugs - 100% for inpatient   | 100%       | 80% of R&C     |
| Motor Vehicle Injury - up to policy maximum   | 100%       | 80% of R&C     |
| Maternity Benefits - same as any sickness inpatient care following delivery with a minimum of 48 hours following vaginal delivery or minimum 96 hours following caesarian section   | 100%       | 80% of R&C     |
| Mental & Nervous Disorders – 30 days of inpatient care  | 100%       | 80% of R&C     |
| Substance Abuse - inpatient treatment of drug dependency up to an aggregate limit of 30 days of inpatient care  | 100%       | 80% of R&C     |
| <b>Covered Services - Outpatient</b>  |            |                |
| Preventative Services through the Affordable Care Act (no copay when seeing an in-network provider)   | 100%       | 0%             |
| Hospital Outpatient Surgical Miscellaneous  | 100%       | 80% of R&C     |
| Surgical Treatment  | 100%       | 80% of R&C     |
| Chemotherapy & Radiation Therapy  | 100%       | 80% of R&C     |
| Diagnostic, X-ray & Lab Services  | 100%       | 80% of R&C     |
| Maternity Benefits  | 100%       | 80% of R&C     |
| Motor Vehicle Injury  | 100%       | 80% of R&C     |

|  |      |            |
|--|------|------------|
| Physician's Non-surgical Visits  | 100% | 80% of R&C |
| Mental & Nervous Disorders- 10 visits in any consecutive 12 month period   | 100% | 80% of R&C |
| Substance Abuse – Outpatient treatment subject to a maximum of number of 10 visits in any consecutive 12 month period  | 100% | 80% of R&C |
| Prescription Drugs- Covered at 50% at a retail participating network pharmacy. Covered at 100% if inpatient in the hospital or covered as preventative care under the Affordable Care Act.   |      |            |
| <b>Covered Services - Other</b>  |      |            |
| Ambulance Services - up to policy maximum  | 100% | 80% of R&C |
| Consultant Physician (when requested by the attending physician)   | 100% | 80% of R&C |
| Dental Treatment (injury to sound, natural teeth, includes X-ray) up to \$2500 per injury  | 100% | 80% of R&C |
| Orthopedic Appliances & Medical Supplies (requiring Physician's written prescription)  | 100% | 80% of R&C |
| Physiotherapy Expenses   | 100% | 80% of R&C |
| Chiropractic and Acupuncture- up to 20 visits per condition  | 100% | 80% of R&C |
| Annual mammogram and pap covered – one visit in consecutive 12 month period  | 100% | 80% of R&C |
| Intramurals– up to policy maximum  | 100% | 80% of R&C |
| Repatriation Benefit - Maximum benefit of \$25,000 of reasonable charges. Additional benefits through Scholastic Emergency Services ( <i>unlimited benefits</i> ).   |      |            |
| Medical Evacuation – Policy benefit of \$50,000 of reasonable charges. Additional benefits through Scholastic Emergency Services ( <i>unlimited benefits</i> ).  |      |            |
| Global Assistance Program: This program provides travel assistance services to students insured by the student accident and sickness insurance plan and their dependents. The services include emergency medical evacuation and repatriation. A description of the program and identification card will be provided to each student purchasing the student insurance plan. There is an unlimited medical evacuation and repatriation benefit in addition to the medical expense benefit. The emergency care services are provided by Scholastic Emergency Services, an Assist America partner. |      |            |
| <b>ACCIDENTAL DEATH AND DISMEMBERMENT (AD&amp;D)</b>   |      |            |
| Student Only Coverage  |      |            |
| Maximum Amount of Insurance     \$10,000   |      |            |
| Reduction Schedule - Coverage terminates at age 65   |      |            |
| Benefit: means the amount the Company will pay for covered losses.   |      |            |
| The Company will pay the applicable amount of AD&D Benefit if the Insured Student suffers the loss of life, limb or sight as the direct result of an Injury while covered for this Benefit. But the Company will only pay the Benefit after the Company receives written proof of such loss at its home office. The loss must be incurred within 90 days of the accident.  |      |            |
| The Company will not pay more than the maximum Benefit amount for all losses the Insured Student suffers as a result of one accident. Payment will be made to the Insured Student. Benefits for accidental loss of life will be paid as shown under the Beneficiary provision.   |      |            |
| ONE amount, the largest, will be paid for all Injuries resulting from one accident.  |      |            |
| <b>Additional Program</b>  |      |            |
| <b>(The programs described below are not insurance)</b>  |      |            |
| Express Scripts, Inc. Prescription Drug Program Discount: A prescription discount card is offered through Express Scripts and provides a discount on many prescription drugs at participating pharmacies.  |      |            |
| Careington Discount Dental and Vision: Students can join a network of dentists and eye doctors in the area. Discounts range from 20% to 60% depending on the services.   |      |            |

## Premium Rates

|                | <i>Monthly Rate</i> | <i>Annual Rate</i> |
|----------------|---------------------|--------------------|
| <i>Student</i> | <i>\$110.68</i>     | <i>\$1,328.16</i>  |

**This proposal is valid for up to 90 days from the delivery date. The rates include projected rates and taxes currently required by the Affordable Care Act. Rates are subject to change due to changes or additional requirements as needed by law.**

**The LowerMark plan is administered with the benefits required for higher education plans under the Patient Protection and Affordable Care Act.**

1. Any lifetime maximum dollar limit referenced shall not apply to essential health benefits as defined in the Act.
2. Any annual maximum dollar limit on essential health benefits as defined in the Act shall be no less than \$100,000 for plan years beginning on or after July 1, 2012 and no less than \$500,000 for plan years beginning on or after September 23, 2012 with no annual maximum dollar limit applying to plan years on or after January 1, 2014.
3. Coverage cannot be rescinded except for fraud or intentional misrepresentation of a material fact.
4. If coverage includes dependents, dependent child coverage will continue until the next premium due date following the child's 26<sup>th</sup> birthday regardless of the marital status of such dependent child. Coverage does not include the spouse or child of such dependent child unless that child meets other coverage criteria established under state law.
5. Any preexisting condition exclusions do not apply to covered persons under age 19.
6. Coverage for preventive benefits, as defined in the Act and corresponding federal regulations, is subject only to the annual maximum dollar limit and does not require payment of any deductible, copayment, or coinsurance if obtained from a participating provider.
7. All external appeal rights will be administered in accordance with state law. There will be no fee for filing for an external review external review.
8. Emergency services from non-participating providers will be covered at the same coinsurance percentage or copayment amount as services provided by participating providers.

This amendment takes effect on August 1, 2012. This amendment terminates concurrently with the certificate to which it is attached. It is subject to all the definitions, limitations, exclusions and conditions of the certificate except as stated.

This amendment shall automatically be void on the date that the Act is repealed or otherwise invalidated.

## **EXCEPTIONS AND EXCLUSIONS**

The Policy will not cover charges or expenses:

1. for medical care, treatment, supplies, or services not listed in the types of Covered Expenses;
2. for medical care, treatment, supplies or services for the Insured Individual in his/her home country or country of regular domicile;
3. for elective or preventive surgery or medical care, services, supplies, or treatment including, but in no way limited to, tubal ligation, vasectomy, breast reduction or enlargement, correction or treatment of a deviated septum, abortion (except spontaneous and non-elective abortion), circumcision (except as covered under the Newborn Infants - Well Baby Care provision), learning disabilities, immunization, obesity, allergy tests, vitamins, and antitoxins;
4. for routine physical or health examinations, except if listed as a Covered Expense under the Medical Benefits section;
5. for any care in connection with the teeth, gums, jaw, or structures directly supporting the teeth; except for treatment of temporomandibular joint disorders and craniomandibular jaw disorders,. However, the Policy will cover Injury to natural teeth resulting from an Injury up to a maximum benefit of \$2,500 per Accident
6. in excess of the Reasonable and Customary charge;
7. for cosmetic, plastic, reconstructive, or restorative surgery unless such Covered Expenses are incurred for repair of a disfigurement caused from: (a) an Injury (b) a birth defect of an insured Eligible Dependent born while the mother was insured under the Policy; or (c) a mastectomy (refer to the Post Mastectomy Coverage provision);
8. for medical treatment, services, supplies, or prescription drugs which are not Medically Necessary, as defined in the Policy;
9. for hearing aids, eyeglasses, or contact lenses and the fitting or servicing thereof, except expenses for same resulting from a covered Injury or covered eye surgery;
10. for Injury or Bodily Infirmity if covered to any extent under: any occupational benefit plan; Worker's Compensation or similar law; medical payments under individual automobile insurance (except for no-fault auto insurance);
11. for Injury arising out of practice for or participation in professional sports;
12. for medical care, treatment, supplies or services arising out of practice for or participation in interscholastic or intercollegiate sports;
13. for medical care, treatment, services, and supplies for which no charge is made or for which no payment would be required if the Insured Individual did not have this insurance; or to the extent the Insured Individual received any discount, credit, or reduction due to an agreement with the provider;
14. for intentionally self-inflicted Injury or Bodily Infirmity, suicide, or attempted suicide, while sane or insane; or Injury or Bodily Infirmity resulting from taking part in the commission of an assault or felony;
15. for diagnosis, treatment and all other care related to infertility;
16. for Injury arising out of aeronautics such as hang gliding, skydiving, parachuting, or air travel, except while riding as a passenger on a regularly scheduled commercial airline;
17. Transcutaneous Electrical nerve Stimulation (TENS) units.
18. for Injury or Bodily Infirmity from a Mental or Nervous Disorder, alcoholism or drug dependency, except that benefits will be paid for treatment up to (a) an aggregate limit of 30 days of inpatient care in any consecutive 12 month period, subject to the applicable Copayment in the Major Medical Benefit section, and (b) outpatient treatment up to a benefit limit of 10 outpatient visits in any consecutive 12 month period, subject to the applicable Copayment in the Major Medical Benefit section.
19. resulting from a motor vehicle accident if an Insured Individual was operating the vehicle without a valid driver's license in the state where the Insured Individual primarily resides while attending school;
20. for Injury or Bodily Infirmity resulting from an act of war (declared or undeclared), insurrection, participation in the military service of any country, or participation in a riot or civil disorder;
21. for medical care, treatment, services, or supplies normally given without charge and provided by employees or Physicians employed by, under contract with, or retained by the Policyholder unless provided in a Student Health Center by its employees; and
22. for medical care, treatment, services, or supplies for which benefits are excluded, excepted, or limited elsewhere in the Policy.
23. for the treatment of sex transformation surgery and related services, or the reversal thereof;
24. for medication prescribed as a smoking deterrent;
25. for the treatment of Alopecia (loss of hair);
26. for the treatment of Acne;
27. for Anorectics (any drug used for the purpose of weight control);
28. for medical and surgical treatment of excessive sweating (Hyperhidrosis);
29. for the treatment of benign Gynecomastia (abnormal breast enlargement in males);
30. for the treatment (including cutting or removing) of toe nails or superficial lesions of the feet including corns, calluses and Heperkeratoses, other than removal of nail matrix or root;

## Scholastic Emergency Services

*A benefit that connects your students and their families to powerful global emergency services whenever they travel or attending school in the U.S*

**LewerMark Student Insurance is committed to the total well-being of your students, including making sure they receive high-quality assistance services if needed. Through a partnership with Scholastic Emergency Services, LewerMark Student Insurance now offers global emergency services for students 24/7, when 100 miles from campus or anywhere in the world while traveling, with no exclusions for pre-existing conditions, adventure sports or geographic risk.**

Medical emergencies and other unexpected events can happen at anytime, and when they occur during travel to an unfamiliar place, the repercussions can be particularly difficult. LewerMark Student Insurance provides peace of mind for your students and their families, knowing that a single phone call to Scholastic Emergency Services can put into motion vast resources to handle any travel emergency, anywhere in the world. This peace of mind frees them to be less stressed and more productive.

What is Scholastic Emergency Services?

**Scholastic Emergency Services is a provider of global emergency services whose philosophy is to “solve the problem”, whether that means evacuating someone to appropriate healthcare, helping replace a prescription, assisting with language barriers or any other custom solution. The protection of Scholastic Emergency Services becomes active when a student travels more than 100 miles from home or campus or to another country. Services, which are fully paid by Scholastic Emergency Services, include:**

- Medical consultation and referrals
- Medical evacuations
- Medical repatriations\*
- Prescription assistance
- Foreign hospital admission assistance
- Critical care monitoring
- Emergency message service
- Compassionate Visit
- Care for minor children
- Return of mortal remains\*
- Legal, interpreter, counseling referrals
- Much more!

**\*These services are available to students on campus, unable to continue with their studies due to a medical emergency**

***Scholastic Emergency Services through LewerMark Student Insurance benefits your school and students by:***

- Alleviating the stress and moral obligation of caring for a sick or injured student—Scholastic Emergency Services takes care of everything
- Providing protection and peace of mind for traveling students, allowing them to focus on schoolwork and be more productive
- Guarding your school’s greatest assets, its students, by ensuring they receive high quality medical care with pre-established medical protocol using the industry’s highest standards
- Eliminating large, unpredictable evacuation or repatriation expenses
- Working with your student’s health insurance when they are away from school

## Provider Network – CIGNA



The CIGNA PPO network has an extensive provider network in Mason City and Nationwide. Students can search for doctors and specialists including those that speak their language. Pre-negotiated discounts eliminate unnecessary out of pocket charges which are normally associated with terms like Reasonable and Customary.

## Provider/Partner – Trustmark Life Insurance

The recent historic upheaval in the financial marketplace is, understandably, causing a great deal of anxiety. People want to know that the financial protection they have purchased — or are considering purchasing — from Trustmark or other long-standing institutions will be there for them should the need arise.

Trustmark and its policyholders are protected by a conservative investment philosophy based on careful diversification and steady, long-term returns. Trustmark is financially strong, well capitalized, and very soundly positioned to meet its obligations to policyholders. In addition, the company's low debt to total capitalization ratio gives it a great deal of financial flexibility, even in a tightening credit market.

### **Financial Strength Ratings:**

- Rated A- (Excellent) by A.M. Best
- Rated A- (Strong) by Fitch Ratings

## References

At Lewer we are very proud of the extensive roster of schools we have served since 1991. LewerMark student insurance plans have made their “mark” for schools – colleges and universities of all sizes – in cities and towns across the United States.

We encourage you to contact our customers directly about their experience with the Lewer Agency and our LewerMark student plans. We can provide references by school size, group size, geography or specific program type. And you can also ask about our reputation, our personalized service commitment and our prompt claims administration and payment procedures.

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