



All College of Nursing and College of Allied Health students (excluding Online Graduate Programs), all College of Medicine medical students, BMS graduate students, Physician Assistants Program and post-doctoral trainees at USA are eligible to enroll in this insurance plan.

All full-time domestic students and part-time domestic students taking a minimum of six credit hours in a traditional classroom setting are eligible to enroll in this insurance plan.

Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student's legal spouse and dependent children under 26 years of age.

The student (Named Insured, as defined in the Certificate) must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, and online courses do not fulfill the eligibility requirements that the student actively attend classes. The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

The eligibility date for Dependents is the date of the student's enrollment in a traditional classroom setting. The eligibility date for Dependents is the date of the student's enrollment in a traditional classroom setting.

Gold with actuarial value of 84.450%

- x The Deductible and Copays will be waived and benefits will be paid at 100% of Allowed Amount when treatment is rendered at the Student Health Center for the following services: Physician's Visits.
- x The Deductible will be waived and benefits will be paid at 100% of Allowed Amount when treatment is rendered at the Student Health Center for the following services: Laboratory services referred to Synergy.
- x The Deductible will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred when treatment is rendered at the Student Health Center for the following services: all other services listed in the Schedule of Benefits.