Synopsis of Student Health Benefits

Columbian Life Insurance Company’s Renewal Bid

Room & Board – Semi Private Room Up To 30 Days
   Hospital Miscellaneous Benefits – $1,000
   Surgical Benefit – $1,500

Physicians Non-Surgical
   $75 1st Visit
   $25 Each Subsequent Visit

Outpatient Diagnostic X-Ray & Lab $200
Outpatient Emergency Room $50 Co-Pay Up to $200

Ambulance $400

Dental Treatment (injury to teeth) $500
Removal of Impacted Wisdom Teeth $500

Prescription Drugs Covered under Major Medical

Major Medical picks up where the above benefits leave off or covers medical costs NOT listed above.

Major Medical is subject to $500 Deductible then pays 80% of the next $50,000 then 100% to $500,000.

A Non-PPO Provider pays 60% to $50,000

Mandated Benefits are Covered

Alcoholism, Drug & Mental Health
   Inpatient 90% of the First $7,000 ($6,300)
   Outpatient 90% of the First $2,000 ($1,800)

We had a rate guarantee of no more than a 10% increase. It was negotiated down to 9%.

*A rate guarantee was provided for 2012-2013 of no more than 7.5% with no change of benefits.

(OVER)
*Because of the National Healthcare Act, we are recommending a 14 month policy, with an inception date prior to July 1. This way the University will not be confronted with problems which the Affordable Healthcare will create for the University and the increase of costs for the students. The Fall policy is being changed to 8/30/12. The prior expiration is 8/25/12. The four days will automatically be covered by the carrier, so the continuing students on the plan will have no lapse of coverage.

New Rates

<table>
<thead>
<tr>
<th>Category</th>
<th>Rate</th>
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<tbody>
<tr>
<td>Single Student</td>
<td>$998</td>
</tr>
<tr>
<td>Student &amp; Spouse</td>
<td>$3,495</td>
</tr>
<tr>
<td>Student, Spouse &amp; Children</td>
<td>$5,738</td>
</tr>
<tr>
<td>Student &amp; Children</td>
<td>$3,495</td>
</tr>
</tbody>
</table>

Last Year There Was No Rate Increase