



FORTIS

*Solid partners, flexible solutions**

Affordable Health Insurance For College Students

Student Select

from Fortis Insurance Company
a Fortis Health member company
Rates effective June 1, 2003

Plan Exclusions

It is important to understand that Student Select is not designed to pay for injuries and illnesses that existed prior to your policy effective date. Expenses for these pre-existing conditions incurred during the first 12 months of the policy are not covered in most states. Student Select also does not cover normal pregnancy or childbirth; sterilization, treatment for infertility, genetic testing or counseling; weight reduction or weight control programs and related surgery; medication to stimulate growth; dental treatment; routine physical exams and immunizations; removal of tonsils or adenoids; custodial care; mental illness or substance abuse; intercollegiate sports injuries; prescription drugs; free services; intentionally self-inflicted injury; cosmetic treatment or surgery; hearing aids, contact lenses, eyeglasses, eye exams; and charges incurred outside the United States, its possessions or Canada. Other exclusions as well as other covered services are listed in detail in the policy or certificate you will receive when you purchase Student Select.

*This product is
underwritten and issued by
Fortis Insurance Company.*

Form 28297

Tuition, books, rent, food, fun . . . health insurance?

With all the things you have to pay for in college, paying for health insurance is probably last on your list. But what's last on your list could be the first thing to put you at serious financial risk. Think about this – if you're currently without health insurance, just one knee injury could cost you up to \$12,000*.



That's why Fortis Health created Student Select – renewable, individual health

insurance for college students of all ages. If you are an undergraduate with nine or more credits or a full-time graduate student, and are attending an accredited college or university, you are eligible for Student Select, up to age 63. You must be a full-time student for a minimum of 31 days following the effective date of your policy.

Student Select is ideal if you find yourself in one of the following situations:

- ✂ Are you no longer eligible for coverage under your parents' health plan? Many health plans only cover you up to age 19-23, or they require you to have more college credit hours than Student Select.
- ✂ Does your college or university require

coverage but you find the college-sponsored plan inadequate? Many college or university plans offer “bare bones” benefits that may not be enough to give you financial security against large, unexpected expenses.

✂ Do you attend school outside an HMO or PPO region? Restrictions on coverage outside HMO or PPO service areas may leave you with inadequate protection.

✂ Is your current health coverage too expensive? Traditionally, individual major medical plans cost two to three times as much as Student Select. The cost to include a student on an employer's health plan as a dependent can also be very expensive.

*Based on an average 2001 Fortis Health Student Select claim.

Here's How Student Select Works

✂ You choose the deductible that best meets your needs and budget: \$250, \$500, \$1000, \$2500

✂ Since this plan is not an HMO or PPO, you pick your doctors and hospitals.

✂ For additional savings - You can reduce your medical bills by using the doctors and hospitals participating in PHCS Healthy Directions. Simply call PHCS 1-800-357-6847 or visit them on the web at www.phcs.com, click on the Healthy Directions icon to verify that your doctor or hospital is part of the PHCS Network. Then present your medical identification card with the PHCS logo on it at time of service and your

provider will bill you at the reduced PPO network rate for services.

✂ If you change schools, take a semester off or have to leave school, Student Select travels with you. And, because Student Select is renewable, you can keep your coverage for as long as it's needed.

Benefits are paid as follows:

FIRST	THEN	THEREAFTER
You pay your calendar year deductible.	Once your deductible is satisfied, Fortis Health pays 80% of the next \$10,000 of covered expenses.	Fortis Health pays 100% of your remaining covered expenses up to \$100,000 for each illness or injury. Your total plan maximum is \$1 million.

Plan Highlights

- Up to \$1 million protection, \$100,000 per illness or injury
- Freedom to choose your own doctors and hospitals
- Semi-private room and board
- Office visits
- Emergency care
- Surgery
- In-hospital and outpatient services
- X-ray and laboratory services
- Home health care
- Ground or air ambulance service
- Medical equipment and supplies
- Intensive care
- Medical evacuation benefit

Premium Refunds

If you are not 100 percent satisfied with the plan, you may return the contract and identification cards within 10 days of delivery for a premium refund. No questions asked!

Apply Now!

Applying for Student Select is easy!

1. Complete all information, sign and date the application. Below are a few tips:
 - "Send All Correspondence To:." The contract, identification cards, premium notices, and other correspondence will be sent to the address indicated in this box. If you would like the policy and ID cards sent to a different address, please attach a note with instructions.
 - Clearly indicate the school's ZIP code.
 - Please provide the phone number of a person to be contacted should we have questions concerning your application.
2. Calculate the premium for the coverage of your choice. Refer to the Premium Calculation Instructions Section.
3. Detach the application, mail it with your payment to the address listed on the envelope or Fortis Health.

A Powerful Force Working For You

Fortis Health provides solutions for customers' health care needs by offering a wide array of individual, small group and specialty health insurance products.

Specialty products include college student insurance and a market-leading short term medical plan. Fortis Health includes health insurance products underwritten and issued by Fortis Benefits Insurance Company, Fortis Insurance Company and John Alden Life Insurance Company. Fortis Health is based in Milwaukee, WI.

Fortis Health is part of Fortis, Inc., a financial services company that, through its operating companies and affiliates, provides specialty insurance and investment products to businesses, associations, financial service organizations and individuals in the U.S. Fortis, Inc. is part of the international Fortis group, which operates in the fields of insurance, banking and investments. Fortis' listed companies are Fortis (B) of Belgium and Fortis (NL) of the Netherlands.

About This Brochure: This brochure provides a brief

description of the important features of this plan. This is not the insurance contract. The actual plan sets forth in detail the rights and obligations of both you and your insurance company. State mandated benefits, if applicable, are incorporated through a rider attached to your plan.

Rates are effective June 1, 2003

If you are a resident of one of the following states - ask your agent for the brochure appropriate for that state OR call Fortis Health to obtain the correct brochure.

Florida	Kentucky	Mississippi	South Carolina
Georgia	Louisiana	North Carolina	Utah
Iaho	Maryland	Oregon	Washington
Kansas	Minnesota	Pennsylvania	

Student Select is not available in the following states. If you are a resident of one of these states and also attending school in the state, please contact your agent to obtain information about other Health insurance available to you.

Maine	New Jersey	Rhode Island
Massachusetts	New York	Vermont
New Hampshire		

Premium Calculation Instructions

1. Enter the Rate for the student's age, payment mode, and deductible from the Rate Chart below. \$ _____
2. Add \$20 application fee + \$20.00 _____
3. This is the total due. Enter this amount on the application = Total
4. Make your check or money order payable to Fortis Insurance Company. MasterCard, VISA and Discover payments are accepted.



Rate Chart

Age	Payment Mode	Deductible		
		\$250	\$500	\$1,000
17-24	Annual	\$1,104.00	\$710.00	\$550.00
	Semi-Annual	\$74.08	\$692.20	\$266.00
25-29*	Annual	\$1,424.00	\$788.00	\$678.00
	Semi-Annual	\$740.48	\$409.76	\$300.56
				\$431.00
				\$224.12

*If you have any questions, are over age 29, or would like to confirm your rate through our automated help line, call 1-800-541-3334.

