

ENROLLMENT, WAIVER AND PLAN ADMINISTRATION

What is SHIP? How does it work?

SHIP is the university-sponsored **S**tudent **H**ealth **I**nsurance **P**lan. Boise State University subscribes to the philosophy that a student's physical and emotional well-being is the foundation for academic success. The Boise State University-sponsored SHIP provides health care coverage designed to safeguard the health of students. It seamlessly integrates with the array of services provided by the on-campus University Health Services (UHS). Three levels of benefit coverage are provided with SHIP (UHS, in-network, non-network); coverage for students at UHS includes 100% of eligible expenses not subject to a deductible.

You may contact the on-campus SHIP Office at (208) 426-2158 or email at ship@boisestate.edu.

Who is Maksin Management Corp? How do I contact them?

Maksin Management Corp is the claims administrator for the 2009-2010 Boise State University-sponsored Student Health Insurance Plan.

Maksin Management Corp is responsible for answering questions about benefits, eligibility, claims status, and providing ID cards and plan brochures. If you have any questions for Maksin Management Corp, please email info@maksin.com or contact them toll-free at 1-877-775-5430.

The plan is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. ("the Company").

The 2009-2010 SHIP Brochure may be viewed and downloaded at www.maksin.com/BSU.aspx.

What service is available if I am a limited-English speaker and require assistance regarding SHIP?

Contact Maksin Management Corp toll-free at 1-877-775-5430 and an interpreter in the requested language will be made available to assist with your questions or concerns.

How do I access viewing claims status, eligibility and printing a temporary ID card?

Log onto www.maksin.com/BSU.aspx. Click on the appropriate button and, if signing on for the first time, follow the directions to "Create an Account" to access these secured functions. If you have already created an account, enter the email address and the personal identification number (PIN) you provided when you created the account.

How do I create an account? Fill out the online form to create the account. You must provide an email address and provide a personal identification number (PIN) of your choice ... *you provide the PIN, a PIN is not provided to you.*

Who is eligible to automatically be enrolled in the Basic SHIP?

Idaho State Board of Education policy requires full-fee-paying students (defined as 12+ credit hours for undergraduate students and 9+ credits for graduate students) attending classes in Idaho maintain adequate health insurance. All full-fee-paying students, all international students, and all intercollegiate athletes are automatically enrolled in SHIP.

Each semester, half the premium for Basic SHIP Coverage is included in the tuition fee bill. The annual student premium for the 2009-2010 academic year is \$1,570. Premium for Basic coverage is paid on a per semester basis.

Note: For the 2009-2010 policy year only, students insured under the 2008-2009 Boise State University SHIP who are no longer considered full-fee-paying may still be eligible for SHIP coverage. Contact the SHIP Office at Boise State University at (208) 426-2158 or Maksin Management Corp at 1-877-775-5430 for additional information. You may also view and download a voluntary enrollment form that contains the eligibility requirements at www.maksin.com/BSU.aspx.

What if I do not want to be enrolled in SHIP?

Full-fee-paying and international students who are currently insured by a health insurance policy may waive SHIP with proof of continuous enrollment in an alternate U.S.-based insurance plan with comparable benefits. Comparable coverage for international students **must** include emergency evacuation (at least \$15,000) and repatriation (at least \$10,000) benefits. International students with otherwise comparable coverage may voluntarily purchase **Travel Assist Services** at www.maksin.com/BSU.aspx to satisfy the emergency evacuation and repatriation coverage requirement to be able to waive out of SHIP.

Log onto BroncoWeb to submit your waiver application – waiver deadline for the fall 2009 semester is September 4, 2009 and for the spring 2010 semester is February 1, 2010. Waiver applications are verified by Maksin Management Corp.

Note: Intercollegiate student athletes are not allowed to waive SHIP coverage.

Is optional dependent coverage available under SHIP? Is other optional coverage available?

Eligible students who do enroll in Basic SHIP may also insure their eligible dependents. Dependent coverage may only be purchased simultaneously and in conjunction with the purchase of Basic SHIP coverage by the student. Dependent eligibility expires concurrently with that of the covered student except as specifically provided under the Extension of Benefits provision in the Policy.

An Optional Catastrophic Coverage is also available with an additional maximum benefit of \$400,000 for a combined plan maximum of \$500,000 per policy year. This optional coverage is subject to payment of an additional premium. This coverage may only be purchased simultaneously and in conjunction with the Basic SHIP during the fall semester open enrollment period. Coverage will terminate simultaneously and in conjunction with the Basic SHIP although the Optional Catastrophic Coverage is purchased solely on an annual basis.

Log onto www.maksin.com/BSU.aspx for optional enrollment submissions and to view the plan brochure provisions prior to purchase. Optional enrollment deadline for the fall 2009 semester is September 4, 2009 and for the spring 2010 semester is February 1, 2010.

Can I enroll myself or my eligible dependents in SHIP after the enrollment deadlines?

The only enrollment deadline exceptions are during a special enrollment period when one of the following qualifying events occurs: a) adding a new spouse within 60 days of the marriage; b) birth of a newborn child, legal adoption or placement for adoption of a child within 60 days of the event; and c) loss of coverage under another creditable plan due to ineligibility within 31 days of the event. For a qualifying event enrollment form, please contact Maksin Management Corp at 1-877- 775-5430.

Do I receive an insurance card?

Yes. When your enrollment in SHIP is submitted to the claims administrator, Maksin Management Corp, an ID card and plan brochure packet will be mailed to the address you have on file at Boise State University.

You may also print a temporary ID card. This feature may be accessed by logging onto www.maksin.com/BSU.aspx.

What if I lost my insurance card?

Please contact Maksin at 1-877-775-5430 to request another card. You may also print a temporary ID card to use until the replacement card is received. This feature may be accessed by logging onto www.maksin.comBSU.aspx.

CLAIMS

Once I receive treatment, is there anything that I need to do to have my claim processed?

“Provider claim forms” can be accepted directly from Doctors, hospitals or facilities if the form includes the name of the Covered Person, Covered Student’s school name and/or policy number, Covered Student’s identification number, date of service, diagnosis, treatment procedure and itemized billed charges.

Claims are to be submitted to: Maksin Management Corp, PO Box 2617, Camden, NJ 08101-2647. Contact Maksin at 1-877-775-5430 for questions regarding claims submission and processing.

On occasion, the claims process will require additional information in order to properly adjudicate the claim. A link to "the Company" online claim form can be accessed at www.maksin.com/BSU.aspx. This additional information will be requested only if a claim is due to injury or accident or for a possible pre-existing condition.

If I am in a car accident, what type of documentation will I need to provide along with the provider claim submission?

You will be asked for a description of the accident to be provided on "the Company" claim form, other coverage information and possibly a police report. A letter from Maksin Management Corp will be sent to you requesting the pertinent information. You may access "the Company" claim form at www.maksin.com/BSU.aspx.

BENEFITS / COVERAGE

If I have a benefit question about my policy, who should I ask?

You should familiarize yourself with your covered benefits located in the SHIP brochure. You may view and download the plan brochure at www.maksin.com/BSU.aspx.

However, the brochure is only a brief description of the coverage available under the Policy. The Policy may contain definitions, reductions, limitations, exclusions and termination provisions, some of which may not be included in the plan brochure. Full details of the coverage are contained in the Policy on file at Boise State University's SHIP Office.

If you require further assistance, please email or call Maksin Management Corp and a customer service representative will assist you with your benefit questions. You may contact Maksin at 1-877-775-5430 or info@maksin.com.

Does SHIP cover prescription drugs?

Yes. The student insurance covers prescription drugs after applicable co-pays per prescription/refill to a maximum of \$400 per policy year.

Which pharmacy can I go to get my prescription?

The prescription benefits are based upon prescriptions being filled by an Express Scripts participating pharmacy. There is no non-participating pharmacy benefit. A list of nationwide participating pharmacies is available for your review via the Internet at www.express-scripts.com or you may contact their customer service department at 800-451-6245.

How can I determine which network I have access to? Must I use a network provider?

Network logos and information are on the identification cards provided to you (both on the permanent and temporary identification cards).

Three levels of benefits are provided:

- SHIP coverage at UHS includes 100% of eligible expenses not subject to a deductible. Dependents are not eligible to receive services at UHS.
- For in-network benefits, the Idaho Physicians Network (IPN) provides access to preferred providers in Idaho, while the First Health Network provides nationwide access to preferred providers outside of Idaho. Networks consist of hospitals, doctors and facilities organized into a preferred provider organization (PPO) for the purpose of delivering health care at a negotiated rate. Therefore, when a Covered Person chooses to use a preferred provider, his or her fee may be reduced.
- Covered Persons may choose to be treated outside of the provided networks. Eligible expenses will be paid at the non-network level of benefits.

Where can I access a directory/list of network preferred providers?

Log onto www.maksin.com/BSU.aspx; click on the network links provided. You will be redirected to the network's website where you can do a search of providers in that network. If you cannot locate the provider in the directory, then it may mean the provider is not part of that particular preferred provider network.

You may also contact IPN directly at (866) 476-1076 or at www.ipnmd.com or the First Health Network at (800) 226-5116 or www.firsthealth.com.

Before obtaining services, you should always verify the current network status of a provider by directly contacting the provider's office as a provider's participating status may have changed or they may not be accepting new patients at that time.

Does the plan provide dental, vision or hearing benefits?

The plan covers dental Injury treatment when made necessary due to Injury of sound, natural teeth and extraction of impacted wisdom teeth. The plan does not cover vision or hearing unless due to a covered Injury or disease process.

You may voluntarily purchase dental and vision discount card programs at www.maksin.com/BSU.aspx. These programs are not insurance and are provided by independent vendors not affiliated with National Union Fire Insurance Company of Pittsburgh, Pa. (the Company).

Does the plan provide routine wellness benefits?

This benefit is available only at University Health Services (UHS). It includes Doctor's office visit and UHS-referred routine diagnostic x-ray and laboratory tests. As dependents are not eligible to receive services at UHS, this benefit is only available to students.

What is a "pre-existing condition"?

A pre-existing condition means a condition, whether physical or mental, regardless of the cause of the condition, for which medical advice, diagnosis, care or treatment was recommended or received during the six (6) months immediately preceding the Covered Person's effective date of coverage under the Policy. Pre-existing condition limitations do not apply to: a) a newborn Dependent child; or b) a child adopted by the Covered Person or placed with Covered Person for adoption, if adoption or placement for adoption occurs while covered under the Policy; and c) pregnancy or involuntary complications of pregnancy.

What is the policy regarding pre-existing conditions?

Pre-existing conditions are not covered for the first 12 months following a Covered Person's effective date of coverage under the policy. This limitation will not apply if:

1. the Covered Person has been covered under the school's prior policy for 12 consecutive months immediately preceding the effective date of coverage under the policy; or
2. the individual seeking coverage under the policy has an aggregate of 18 months of prior Creditable Coverage and becomes eligible and applies for coverage under the policy within 63 days of termination of prior creditable coverage. Credit will be given for the time the individual was covered under the prior creditable coverage; and the individual is not eligible for coverage under any other group health plan, Medicare or Medicaid; and the individual does not have other health coverage.