

Seminary Student National Health Insurance Program

Memo To: ELCA Seminarian students, dependents and Post Grads
From: Rita K Linde, ELCA Account Manager
Re: Seminary Student Health Plan 2007/2008

The Management Committee met in March of 2007 to discuss the Seminarian Health Plan. In attendance were representatives from the division of Ministry, Board of Pensions, Business Officers and Student Reps, and the insurance broker. The following describes the plan design for the 2007/2008 academic year beginning September 1, 2007

Seminarian Health Insurance Plan

The plan will remain a two-tier mandatory program required for all students, **including interns**, who are considered full-time student by their seminaries. Student who can prove other **employer provided group coverage** (as defined below) may waive seminarian coverage, but will continue to pay a premium (\$250 community health access fee) to subsidize the other students who need medical coverage under the seminarian plan. All Students with an eligible waiver must complete a Waiver Form and return to the business office at their seminary.

“Other Group Coverage is defined as:

1. Coverage provided by my spouse’s current or former employer.
2. Coverage provided by my parent’s current or former employer.
3. Coverage provided by my current or former employer.
4. Coverage provided by an affiliated educational institution of a seminary.
5. Coverage provided by Medicare or Medicaid.

Since they are not group plans, individual insurance policies and high-risk state pooled health plans do not qualify as an eligible waiver from the seminarian health plan.

Health Plan Maximum Benefit

The health plan maximum benefit for students is \$100,000 per accident and illness. Dependent maximum benefit is \$50,000.

Prescription Drug Card

The Walgreen’s prescription drug card co-pays are \$10, \$40 and \$60, depending on the GENERIC drug prescribed to a maximum \$3,000 per policy year.

Discount Drug Card A discount drug card has been made available to all ELCA students and their families. The price of the card is \$25.00 per person per year. This is particularly useful to those persons who have been prescribed name-brand drugs that are not covered under the ELCA program or anyone who has reached the \$3,000 maximum. More information on the Discount Drug Card and enrollment can be found on line at WWW.AMASTUDENTPLANS.COM/ELCA.

Preferred Provider Organization

Provider Organization (PPO), is a requirement of the plan. A PIN# of **AMA411** is necessary to access the PPO website, <http://PROVIDERS.NHBC.COM>, for a complete listing of providers in your area.

Premium

The annual seminarian plan premiums for the 2007/2008 school year will be:

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| • Community Health Access fee (annual, not pro-rated) | \$250.00 |
| • Student | \$3172.00 |
| • Spouse only | \$3437.00 |
| • Child or children | \$2197.00 |
| • Post Grad (Awaiting Call) | \$3450.00 |

The enclosed Waiver Form must be completed and returned to your seminary business office before classes begin or the premium will be billed to your student account.

Dependents and Post Grads

Dependents of insured Seminarian students may purchase this insurance coverage. Enrollment is on line at WWW.AMASTUDENTPLANS.COM/ELCA. Credit cards (MasterCard and Visa) are accepted. Complete enrollment form and credit card information. Allow 24 hours for the credit card to process. For Students who **DO NOT WISH TO ENROLL BY CREDIT CARD**, the enrollment form can be printed. Complete enrollment form and mail to:

American Management Advisors, Inc.
P.O. Box 366
Langhorne, PA 19047-0366

Include a completed enrollment form and a check or money order for the proper premium, made payable to "American Management Advisors". **ENROLLMENT FORMS WITH NO PREMIUM ATTACHED WILL NOT BE PROCESSED.** Form and premium must be mailed by September 15, 2007 for coverage on September 1, 2007.

Post Grads (those awaiting call) may extend this insurance plan for up to 12 months after completing their studies. Due to limited participation and administrative costs, this coverage may be purchased only on a semi-annual basis – Enrollment is on line at WWW.AMASTUDENTPLANS.COM/ELCA.

Students on Internship

DO NOT complete the enrollment form as your coverage is handled through the seminary at which you are a student.

Administrative Issues

Claims will be paid and should be sent to Diversified Group Administrators (DGA), P.O. Box 6540, Harrisburg, PA 17112. Claim questions should be directed to their office at 1-800-427-9308 or by Fax at 1-717-652-8328.

I will continue to serve as **Account Manager** and can be reached at these phone numbers 1-651-697-9290 or 1-877-581-2672. My email address is rlinde@new.rr.com. You may also contact us through our website which is: www.specrisk.com.