



THE CO-HEALTH GROUP COLLEGE STUDENT PLANS

Brought to you by:



Save 10% - 60% on:

- **Dental Care**
- **Vision Care**
- **Pharmacy**
- **Chiropractic**

Highlights

- You can use benefits near school, home or anywhere in the United States.
- No age restrictions.
- Over 100,000 providers across the United States who offer their products and services
- To locate providers (you receive a list after joining) visit our website www.cohealthusa.com/providers where they are listed by zip code across the United States, call the appropriate 800 number on the back of your ID Card, or call Co-Health at 800-373-0881.
- For any assistance please call Co-Health at 800-373-0881.
- No Health Restrictions.
- Use immediately when you receive your card.
- Use as many times as you want.

Plan Administered By:

Co-Health Benefits Plan, Inc.

2025 Crompond Road

Yorktown Heights, NY 10598

Phone: 914 302-2777, 800-373-0881

Fax: 914 302-2778

Welcome Students,

We are pleased to welcome you to the Co-Health Group College Students Plan. This Plan has been specifically designed to meet the needs of today's College and University students, international or domestic, attending school in the United States.

The Co-Health Plan provides you with savings, through discounts, in certain Health Care. In the Student Basic Plus Plan we are offering these savings on the Vision, Dental, Pharmacy, and Chiropractic Programs. In the Student Basic Plan these savings are for Dental, Vision, and Pharmacy. They are the Health Care areas where you are most likely to incur unexpected expenses during the school year. Now you can get substantial savings to help you offset these expenses. You can use the College Student Plan Benefits where you go to school, near home or if you are traveling anywhere in the United States.

This is not an Insurance Plan. It is a Health Care Discount Plan where, as a member of the Co-Health Group College Students Plan, you can go to any of the Professional Providers within each of the Provider Networks (Vision, Dental and Pharmacy) who have agreed to provide their products and services on a specially negotiated discount basis. To locate any of these Providers, go to the Co-Health website under the Group College Students Plan and you will find our Providers throughout the United States listed by zip code.

To become a member and enjoy the Savings:

- Select a Plan and complete the application and mail to Co-Health Benefits.
- Receive your Welcome package with your ID card.
- Go to www.cohealthusa.com to enter your zip code and locate a provider.
- Present your ID card and receive your savings on the spot.

Return Application and payment to:

Co-Health College Students Plan,
2025 Crompond Rd., Yorktown Heights NY 10598

Dental Plan

Here is how it works:

Every procedure a Dentist performs has a specific fee for it called the Usual and Customary fee (U & C). This fee varies slightly by geographic region in the country and is usually set by a Dental Board.

The Co-Health Dental Plan has a fee schedule that is discounted off the U & C schedule. The discounts range from 15% - 50%*, saving you important dollars.

Virtually all dental procedures are included in the Co-Health Dental Plan. All dental specialties are available, including Orthodontics. There are over 76,000** participating dentists throughout the United States.

As a member, through the Co-Health Group College Students Plan, you will have access to, what we believe is, the finest Discount Dental Plan available in the United States.

* Actual costs and savings vary by provider and geographical area.

**According to the Aetna Enterprise Provider Database as of October 1, 2008.

- Dental Benefit is not available to Vermont residents.
- The Co-Health Benefits Plan provides access to the Aetna Dental Access® network. This network is administered by Aetna Life Insurance Company (ALIC). Neither ALIC nor any of its affiliates offers or administers the Co-Health Benefits Plan. Neither ALIC nor any of its affiliates is an affiliate, agent, representative or employee of Co-Health Benefits Plan. Dental providers are independent contractors and not employees or agents of ALIC or its affiliates. ALIC does not provide dental care or treatment and is not responsible for outcomes.

Dental Benefit is not available to Vermont residents.

Vision Plan

Co-Health and Coast To Coast Vision have combined to bring you a Vision Discount that is probably the finest Discount Vision in the United States.

- You save 20% - 60% on Lenses and Frames.
- You save 10% - 30% on Eye Exams
- You save 10% - 40% on Prescription Contact Lenses and Disposable Contact Lenses.

You get your savings at time of purchase. Simply show your ID Card at one of our provider locations. Millions of Americans are enjoying similar benefits through over 12,000 provider locations nationwide.

You can select from any item in the store plus any add-on (tinting, scratch resistant, etc.). And you can go to the top retail vision outlets (Lenscrafters, Pearle Vision, Nu-Vision, Sears, etc.) plus thousands of independents. All of this plus our two great guarantees:

1. **Low Price** – We guarantee the price you pay for prescription eyeglasses is the lowest price anywhere in the US. If, within 30 days, you can find the identical eyeglasses at a lower cost we will refund the difference.
2. **Satisfaction** – If, during the first 30 days, for any reason, you are not completely satisfied, return the glasses for a new pair of eyeglasses or a 100% refund.

You get great prices, unlimited selections, no limits on usage or quantities PLUS

Ophthalmic Benefits

This is a Network of Ophthalmologists who provide medical care for the eyes, including Lasik Surgery, at a discount 10% - 30%. This is an additional benefit of this Vision Discount.

Vision Benefit is not available to Vermont residents.

Pharmacy

Co-Health and SAV-RX (our Pharmacy Benefit Management Company – PBM) bring you the Co-Health Pharmacy Plan.

The Pharmacy Plan has two components:

Retail Pharmacy Outlets

There are over 58,000 participating pharmacies in the United States (95% of all pharmacies in the country). This includes all national and regional chains plus thousands of independents.

You save up to 35% on brand name drugs and up to 70% on generics. In addition you get a low price guarantee. Occasionally a pharmacy may buy a large quantity of a given drug and then sell it for a very low price. You are guaranteed to pay either our contracted price or the price the pharmacy is selling it for, whichever is lower.

Mail Order Pharmacy

For those taking maintenance medications, our Mail Order Pharmacy can provide additional savings over a retail price. You simply call SAV-RX, at their toll free 800 number, send your prescription to them and your medications are delivered to your home. Re-orders, based on refills available, are done with a single phone call.

If you wish to check the mail order cost of a specific medication you can go to our website (www.cohealthusa.com), where they are listed by name, strength, dosage and cost. The prices shown are only guaranteed for 10 (ten) days.

Chiropractic

Members may choose from more than 3,000 participating Chiropractors. Members enjoy a variety of savings and services including a free consultation, 50% savings on diagnostic services, 50% savings on x-rays performed on-site and 30% savings on treatment and other services. Also, members have unlimited access to care with no limits on the number of visits. Each chiropractor's license and insurance are carefully verified before being accepted in the network

Chiropractic Benefits not available to Vermont residents.

Co-Health Student Plans brought Collegiate Risk Management: Discount Medical Plan Application

Last Name	First Name	MI
Date of Birth		Home Phone
Home Address		Apt. #
City	State	Zip
School Name		School ID

Dependents (Names and Date of Birth)	Annual Cost	Single	Family
Student Basic Plus (Dental, Vision, Pharmacy, and Chiropractic)	___	\$82.00	___ \$98.00
Student Basic (Dental, Vision, & Pharmacy)	___	\$62.00	___ \$78.00
Dental & Vision	___	\$52.00	___ \$69.00
Dental & Pharmacy	___	\$52.00	___ \$69.00
Vision & Pharmacy	___	\$30.00	___ \$40.00
Dental Only	___	\$40.00	___ \$60.00
Vision Only	___	\$15.00	___ \$20.00
Pharmacy Only	___	\$15.00	___ \$20.00
Chiropractic Only	___	\$25.00	___ \$35.00

Paid By: ___ Check ___ Credit Card (___ Visa ___ Master Card ___ Amex)

Credit Card # _____ Exp. Date _____

Signature _____ Date _____

Return Application and payment to:

Co-Health Benefits Plan LLC

2025 Crompond Rd, Yorktown Heights, NY 10598

This plan is NOT insurance.

***This discount card program contains a 30 day cancellation period.**

FL, LA, ND, OK, SC, SD and TX residents: Member shall receive a full refund of membership fees, excluding registration fee, if membership is cancelled within the first 30 days after receipt of membership materials. AR and TN residents: A refund of all fees will be issued if membership is cancelled within the first 30 days. Dental Benefit is not available to VT residents. Chiropractic Benefit is not available to VT residents. Vision Benefit is not available to VT residents.

Discount Medical Plan Organization:

New Benefits, Ltd., 14240 Proton Rd., Dallas, TX 75244;
Tel. 800-800-7616

Form No. CHB26435C

Disclosures:

- **This is not an Insurance Plan.**
- This plan provides discounts at certain healthcare providers for medical services
- This plan does not make payments directly to the providers of medical services
- The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization *
- **This discount card program contains a 30 day cancellation period.**
- FL, LA, MD, ND, OK, SC, SD and TX residents: Member shall receive a full refund of membership fees, excluding registration fee, if membership is cancelled within the first 30 days after the effective date.
- AR and TN residents: A refund of all fees will be issued if membership is cancelled within the first 30 days.
- Discount Medical Plan Organization: New Benefits, Ltd., 14240 Proton Rd. Dallas, TX 75244, Tel. 800-800-7616
- Internet website address to obtain participating providers, www.cohealthusa.com
- The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary service received.
- The discount medical card program makes available, before purchase and upon request, a list of program providers, including the name, city, state, and specialty of each program provider.