



Lincoln Memorial University is pleased to offer its osteopathic medicine students the following benefits effective August 1, 2008:

MEDICAL

Students will be required to enroll in the medical plan unless they provide proof of equal or better coverage prior to August 1, 2008. Under no circumstances will proof be accepted later than August 8, 2008. Blue Cross Blue Shield of Tennessee is the medical carrier. See the benefit brochure online. Students need to make sure they choose providers that are in the “S Network” of Blue Cross Blue Shield of Tennessee or if out-of-state or country, check the directory of providers for that area.

DENTAL

Students will be required to enroll in the dental plan unless they provide proof of equal or better coverage prior to August 1, 2008. Under no circumstances will proof be accepted later than August 8, 2008. Guardian Life Insurance Company is the dental carrier.

Dental Plan Design	<u>In-Network</u>	<u>Out-of-Network</u>
Deductible	\$50	\$50
Waived for Preventive	Yes	Yes
Coinsurance		
Preventive (e.g. cleaning, x-rays)	100%	100%
Basic (i.e. complex extractions)	80%	80%
Major (e.g. perio, root canal)	50%	50%
Calendar Year Maximum	\$1,000	\$1,000
Maximum Rollover Detail*		
Threshold:		\$500
Rollover Amount:		\$250
In-network Only Rollover Amount:		\$350
Maximum Rollover Account Limit:		\$1,000
* If a member submits a claim and it does not exceed the \$500 paid claims threshold during the benefit year, Guardian will roll over \$250 (or \$350 if used In-network only) into their Maximum Rollover Account (MRA) for use in future years. Each student and dependent maintain separate MRAs based on their own claim activity.		
Rates		
Student		\$22.50/month
Student + Spouse		\$50.96/month
Student + Child(ren)		\$61.76/month
Family		\$90.22/month

TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

Students will be required to enroll in the \$100,000 term life and accidental death and dismemberment plan through Guardian Life Insurance Company. Please make sure you complete the beneficiary designation section.

Rate:

11.00/month

GROUP LONG TERM DISABILITY

Students will be required to enroll in the long term disability plan through Guardian Life Insurance Company. It provides a benefit should you be determined disabled even though you may not be earning an income at this time.

Plan Design	Plan Description
Elimination Period	90 days
Maximum Period Payable	Social Security Normal Retirement Age
Monthly Benefit	\$2,000 for 1 st and 2 nd year students \$2,500 for 3 rd & 4 th year students
Own Occupation	2 Year Student/Any Occupation Thereafter
Pre-Existing Condition Limitation	3 Months Prior, 12 Months After
Mental Illness/Substance Abuse	24 Month Outpatient
Maternity	Full, as any other illness
Conversion Privilege	Yes
Loan Payout Benefit	\$100,000
Rates	\$36 Annual Premium

Upon enrollment in these plans, students will receive plan documents providing more details on each of these plans.

For benefit questions prior to enrollment meeting, you may contact Sheila Brill at 865-531-9898 x 231 or at Sheila.brill@trinityben.com or Amy Arnold at amy.arnold@lmunet.edu

Enrollment forms will be collected at the August 1, 2007 benefits meeting during orientation.

Disclaimer: This document is intended to give a brief overview of the benefits to be available effective August 1, 2007 and is not a legal contract. Please refer to the plan document for more details. The plan document, which supplements the information in this brief overview, supersedes this overview.