



LMU-DCOM BENEFIT ANNOUNCEMENT

TO: All LMU-DCOM DO Students
FROM: Jon Leo, Ph.D., Associate Dean of Students
DATE: July 6, 2011
RE: Benefits August 1, 2011 – July 31, 2012

LMU-DCOM is pleased to announce we are renewing the student medical coverage with BlueCross BlueShield of Tennessee (BCBST) effective August 1, 2011. We are still offering you two medical plans to choose from to better meet your needs and those of your family. To keep the cost down, we have made some changes to the plan designs.

Option 1

- \$500 Deductible per Individual In-Network/\$1,000 Deductible per Family In-Network
- Office Visit Co-pay \$35 Primary Care Physician/\$50 Specialist (**Note: Co-pays waived at LMU-DCOM Department of Outpatient Services**)
- Coinsurance percent 70% In-Network/50% Out-of-Network
- Emergency Room Services 70% after \$250 Co-pay
- \$4,000 Out-of-Pocket Limit per Individual In-Network/\$8,000 Out-of-Pocket per Family In-Network

Semi-Annual Premiums Due August 1 and January 1

Student Only	\$1,442.76
Student + Spouse	\$3,029.82
Student + Child(ren)	\$2,640.24
Family	\$4,378.80

Option 2

- \$2,500 Deductible per Individual In-Network/\$5,000 Deductible per Family In-Network
- Office Visit Co-pay \$35 Primary Care Physician/\$50 Specialist (**Note: Co-pays waived at LMU-DCOM Department of Outpatient Services**)
- Coinsurance percent 70% In-Network/50% Out-of-Network
- Emergency Room Services 70% after \$500 Co-pay
- Prescriptions will have a \$100 Deductible for Brand name drugs per calendar year
- \$5,000 Out-of-Pocket Limit per Individual In-Network/\$10,000 Out-of-Pocket per Family In-Network

Semi-Annual Premiums Due August 1 and January 1

Student Only	\$1,101.06
Student + Spouse	\$2,312.22
Student + Child(ren)	\$2,014.92
Family	\$3,341.76

BCBST is in the process of updating our medical plan brochure. We will post as soon as it is available.

Note: Student medical plans are not subject to health care reform at this time. Therefore, your plan still has \$ limits (e.g. wellness/preventive services, prescriptions, etc.).

LMU-DCOM is renewing the life, dental, and long term disability coverage with Guardian with no change in rates or plan designs.

Anyone who has not submitted a hard waiver request yet and wishes to do so must submit their request this week to Sheila.brill@trinityben.com for Class of 2012, 2013, and 2014. Class of 2015 deadline is July 15, 2011.

LMU-DCOM is pleased to be able to offer a comprehensive benefit package to its students and their families.