

## Important Information

- **This is not an Insurance Plan.**
- You get savings through discounts only at our contracted providers for medical services as described in this brochure. No other medical services are offered or provided.
- The CO-Health Group Collegiate Plan does not make any payments directly to a provider or member for benefits described herein.
- The plan member is obligated to pay for all health care services received. The member will receive a discount at time of purchase or service only from those providers who have contracted through the plan.
- If, for any reason, within thirty (30) days of inception of membership, you are not completely satisfied with Plan Benefits you may request cancellation and receive a 100% refund of all monies paid.
- Since the CO-Health Collegiate Plan is not Insurance it does not contain any requirements for deductibles, co-pays, maximum benefits, waiting periods or pre-existing condition exclusions.

### Welcome Students,

We are pleased to welcome you to the CO-Health Group Collegiate 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 the Collegiate Plan we are offering these savings on the Vision and Dental Programs. They are both 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. And you can use the Collegiate 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 Collegiate Plan, you can go to any of the Professional Providers who have agreed to offer our members 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 Collegiate Plan and you will find a listing of our benefit providers by zip code.

You can enroll in either one or both Plans. You receive your discounts by simply going to one of our benefit providers and showing your Membership Card. You get your savings on the spot. There are no claim forms to fill out. If at any time you need assistance please call CO-Health at 800-373-0881.

You may enroll by completing the enclosed application and mailing it or faxing it to CO-Health. You may also enroll on-line by going to the Co-Health Group Collegiate Plan at our secure website [www.cohealthusa.com](http://www.cohealthusa.com)

Sincerely,

*William R. Strack*

President  
CO-Health Benefits Plans, Inc.

### Dental Plan

The CO-Health Dental Plan is the newest concept in Discount Dental. Here is how it works:

Every procedure a Dentist performs has a specific fee 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 and ensuring proper dental care.

Virtually all dental procedures are included in the CO-Health Dental Plan. All dental specialties are available, including Orthodontics. There are over 66,000 participating dentists throughout the United States.

As a member, through the CO-Health Group Collegiate Plan, you will have access to, what we believe is the finest Discount Dental Plan available in the America.

*\*Anticipated national average dental charges for the 2005 calendar year based on the comparison of provider negotiated fees to national average dental charges. Actual costs and savings vary by provider and geographical area.*

*\*According to the Aetna Enterprise Provider Database as of March 1, 2006.*

*\*Please note that this is not a dental insurance policy and we do not make payments directly to the providers of dental services. You are obligated to pay for all dental services. You will receive discounts for dental services at certain dental care providers who have contracted with the program. Access to the Aetna Dental Access® Network is provided by Aetna Life Insurance Company, 151 Farmington Avenue, Hartford, CT. 06156.*

**Application for  
CO-Health Group Collegiate Plan**

\_\_\_\_\_  
Last Name MI First Name

\_\_\_\_\_  
DOB Home Phone

\_\_\_\_\_  
Home Address

\_\_\_\_\_  
City State Zip

\_\_\_\_\_  
School Name School ID

\_\_\_\_\_  
Dependents (Names and Dates of Birth)

**Individual Membership Annual Membership**

___	Dental & Vision	\$52.00
___	Dental Only	\$40.00
___	Vision Only	\$15.00

**Family Membership**

___	Dental & Vision	\$72.00
___	Dental Only	\$60.00
___	Vision Only	\$20.00

Check Enclosed: ( \$ Amount ) \_\_\_\_\_

Credit Card: \_\_\_ Visa \_\_\_ Master Card \_\_\_ Amex

Credit Card # \_\_\_\_\_

Exp. Date \_\_\_/\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

**Make checks payable to CO-Health Benefits Plan, Inc.**

Mail to: Group Collegiate Plan Administrator

**CO-Health Benefits Plan, Inc.**

110 William Street, 22<sup>nd</sup> Floor

New York, NY 10038

Phone: 212-271-0220 Toll Free: 800-373-0881

Fax: 212-271-0224 [www.cohealthusa.com](http://www.cohealthusa.com)

**Vision Plan**

CO-Health and Coast To Coast Vision have combined to bring you a Vision Plan that is probably the finest Discount Vision Plan 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. Over 10 million 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 2 great guarantees:

**Guaranteed 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 price, we will refund the full difference.

**Guaranteed Satisfaction** – If, during the first 30 days, for any reason whatsoever, you are not completely satisfied, return the glasses for a new pair of eyeglasses or a full 100% refund.

**You get great prices and unlimited selection with no limit 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 exclusive benefit to our Vision Plan.

**THE CO-HEALTH**

**GROUP  
COLLEGIATE  
PLAN**

DESIGNED ESPECIALLY  
FOR

**THE COLLEGE OF NEW JERSEY**

**Save 20% - 60% on:**

**\* Dental Care**

**\* Vision Care**

***Brought to you by:***

**Bollinger**  
*Insurance Since 1876*

**101 JFK Parkway  
Short Hills, NJ 07078  
Phone: 800-526-1379  
Fax: 973-921-2876**