

Disclosures:

- **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 health restrictions. You can use benefits immediately when you receive your ID Card.
- Florida Discount Medical Plan Organization: NewBN, Inc. D/B/A New Benefits LTD., 14240 Proton Road, Dallas, TX 75244.
- Pharmacy discounts are not Insurance and are not intended as a substitute for Insurance.

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 certain Health Care Area. In the Collegiate Plan we are offering these savings on the Vision, Dental and Pharmacy Programs. They are the three 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 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 Collegiate Plan and you will find our Providers throughout the United States listed by zip code.

You can join for all three Plans, and save even more, or for any one or two you may select. You simply go to one of our providers, show your ID Card and the rest is easy. You get your savings on the spot and there is no paperwork to complete or payment to wait for. If at any time you need assistance please call CO-Health at 800-373-0881.

You may join by completing the enclosed application and mailing it, or faxing it, to CO-Health. To join on-line go to the Group Collegiate Plan at CO-Health's secure website and you can complete the application.

Sincerely,

William R. Strack
President

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 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 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 United States.

**Anticipated national average dental charges for the 2006 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.*

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 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 Plan.

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

Last Name First Name MI

Date of Birth Home Phone

Home Address Apt. #

City State Zip

Columbia Int. Univ
School Name School ID

Dependents (Names and Date of Birth)

	<u>Annual Cost</u>
___ All Three Plans Single	\$62.00
___ Dental & Vision Single	\$52.00
___ Dental & Pharmacy Single	\$52.00
___ Vision & Pharmacy Single	\$30.00
___ Dental Only Single	\$40.00
___ Vision Only Single	\$15.00
___ Pharmacy Only Single	\$15.00

___ All Three Plans Family	\$78.00
___ Dental & Vision Family	\$69.00
___ Dental & Pharmacy Family	\$69.00
___ Vision & Pharmacy Family	\$40.00
___ Dental Only Family	\$60.00
___ Vision Only Family	\$20.00
___ Pharmacy Only Family	\$20.00

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

Credit Card # _____ Exp. Date _____

Signature _____ Date _____

Disclosures

*These discount benefits are **NOT INSURANCE**, and are not intended as a substitute for insurance.
 *This discount card program contains a 30 day cancellation period.
 *The Plan provides discounts at certain healthcare providers for medical services.
 *The Plan does not make payments directly to the providers of medical services.
 *The Plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization.
 Florida Discount Medical Plan Organization:
 Newbn, Inc., 14240 Proton Road, Dallas, TX 75244
Return Application and payment to: CO-Health Collegiate Plan,
 110 William Street, 22nd Floor, New York, NY 10038

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.

SAV-RX also makes many over the counter items available at great discounts. Simply ask them to send you a catalog (no cost to you).

When looking for Pharmacy providers on our website put in the group number CH001.

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 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.

Plan Administered By:
CO-Health Benefits Plan, Inc.
 110 William Street, 22nd Floor
 New York, NY 10038
 Phone: 212-271-0220, 800-373-0881
 Fax: 212-271-0224

THE CO-HEALTH

GROUP

COLLEGIATE PLAN

**Columbia International
University**

Save 20% - 60% on:

- Dental Care
- Vision Care
- Pharmacy

Brought to you by:



Short Hills, NJ
Phone: 800-526-1379