COLLEGE OF SAN MATEO
INTERNATIONAL STUDENT INSURANCE PLAN

If there are any discrepancies between this document and the Policy, the Policy will govern.

2020–2021

Benefits
Aetna Passport PPO Provider

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Aetna Passport PPO Provider You Will Pay:</th>
<th>Out-of-Network Provider You Will Pay At Least:*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible (certain benefit deductibles may be in excess of the Plan Term Deductible)</td>
<td>$100 per Person, per Policy Year</td>
<td></td>
</tr>
<tr>
<td>Office Visit or Urgent Care Visit</td>
<td>$0</td>
<td>No benefit deductible*</td>
</tr>
<tr>
<td>Hospital Room &amp; Board</td>
<td>$0</td>
<td>No benefit deductible*</td>
</tr>
<tr>
<td>Emergency Room Benefit</td>
<td>$250 copay per visit (copay waived if admitted to hospital)</td>
<td>$250 deductible per visit (deductible waived if admitted to hospital)</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>$0</td>
<td>100%*</td>
</tr>
</tbody>
</table>

* Using out-of-network providers will cost you more money! Coinsurance is payable for Usual, Reasonable, and Customary (URC) Charges, the most common charge for similar professional services, drugs, procedures, devices, supplies, or treatment within the area in which the charge is incurred. Some out-of-network providers charge more than URC and you will be responsible for these excess amounts over the listed coinsurance.

* You must pay for prescription in full and submit a claim for reimbursement.

What’s Covered (Treatment must be Medically Necessary)

- Physician visits
- Specific emergency benefit expenses
- Surgery, in- and out-patient
- Tests, procedures, and lab services, such as X-rays
- Physical therapy and chiropractic care
- Maternity and prenatal care
- Prescription drugs

Limitations and exclusions may apply. Please see the Plan Summary for more details.

Coinsurance is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 100% of Preferred Allowance (after deductible) when you use the Aetna Passport to Healthcare® Primary PPO Network, and 100% URC when you use out-of-network providers.

Questions
Enrollment & Eligibility
Relation Insurance Services
(800) 537-1777

Benefits
Relation Insurance Services
(800) 483-6192

Plan Materials & Information
www.4studenthealth.com/csm

Insurance ID Card
You will receive an email notifying you that your ID card is available to download. Visit www.4studenthealth.com/csm to log in or create an account. For help, contact Relation at (800) 537-1777.

Carry your ID card with you at all times!

Getting Care
Go to the campus health center. If you need to access care away from campus, visit www.aetna.com/docfind/custom/passport to find a provider in the Aetna Passport to Healthcare® Primary PPO Network.

Prescription Drugs
Always use an Express Scripts pharmacy. To locate a pharmacy, visit www.express-scripts.com or call (800) 447-9638.

Revised August 26, 2020 3:36 PM

Relation Insurance Services
CA License No. 0G55426

Rates and Important Dates
Rates are effective 08/01/2020 to 07/31/2021. Rates include medical insurance premium and administrative fees per semester.

<table>
<thead>
<tr>
<th></th>
<th>Student</th>
<th>Spouse/ Domestic Partner</th>
<th>Each Child</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual</td>
<td>$1,560.00</td>
<td>$4,512.00</td>
<td>$2,412.00</td>
</tr>
<tr>
<td>08/01/2020 to 07/31/2021</td>
<td></td>
<td></td>
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<tr>
<td>Fall</td>
<td>$650.00</td>
<td>$1,880.00</td>
<td>$1,005.00</td>
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<tr>
<td>08/01/2020 to 12/31/2020</td>
<td></td>
<td></td>
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<tr>
<td>Spring/Summer</td>
<td>$910.00</td>
<td>$2,632.00</td>
<td>$1,407.00</td>
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<tr>
<td>01/01/2021 to 07/31/2021</td>
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