



"Best In Class"

LSU Announces

It's New & Improved

2007-2008

Student Health Insurance Plan

The LSU Student Health Insurance Plan has been enhanced and expanded to address the unique, ever-changing and evolving needs of our student population. The specifics, as administered by GM-Southwest, Inc. are as follows:

Who is Eligible?

All full-time and part-time students registered for resident study, excluding individuals registered for or in any of the various courses and activities offered as "Continuing Education" programs of the University, are eligible to purchase the plan.

How To Enroll

Students can enroll online thru PAWS by the date their fee bill is due in order to begin coverage effective 8-14-07. Students enrolling after the due date of fee bills must do so through www.gmsouthwest.com, coverage will be effective upon receipt of premium.

Dependent enrollment is handled online through www.gmsouthwest.com. Rates for dependent coverage are added to the student rate if dependent coverage is selected by the student.

Plan Highlights

- ✓ Pharmacy annual max increase from \$300 to \$1,000 per individual
- ✓ 24-7 toll free nurse line
- ✓ Coverage has been expanded to include out-of-pocket maximums
- ✓ Basic plan coverage includes per accident/sickness coverage maximum
- ✓ Standard and Enhanced plans include policy year maximums
- ✓ Specialized care programs and services when you have serious health conditions

Student Health Center (SHC)



You will continue to have access to the services available through the Student Health Center.

Physician Services

- Prevention of illness
- Treatment of acute and chronic disease

Pharmacy

- Prescription medication
- OTC medication

Mental Health Counseling

- Emotional difficulties
 - Stress
- Substance abuse
- Marital and family distress
- Academic concerns





GM-Southwest, Inc.
www.gmsouthwest.com
Toll Free: 1-866-LSU-2010

GM - Southwest
STUDENT INSURANCE PLANS

LSU Benefits-At-A-Glance

Benefits	Basic		Standard		Enhanced	
	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network
Primary/Specialists	\$30/\$40	50%	\$20/\$30	60%	\$20/\$30	60%
Deductible (Single/Family)	\$300/\$500	\$300/\$500	\$200/\$300	\$200/\$300	\$200/\$300	\$200/\$300
Policy Maximums	\$50,000 (per accident/illness)		\$100,000 (annual)		\$250,000 (annual)	
Coinsurance	75%	50%	80%	60%	80%	60%
Out of Pocket Max (Single/Family)	\$3000/\$5000	\$3000/\$5000	\$2000/\$3000	\$2000/\$3000	\$2000/\$3000	\$2000/\$3000
Pharmacy (Generic/ Preferred Brand/Non-Preferred Brand)	\$10/\$30/\$50	N/A	\$10/\$25/\$40	N/A	\$10/\$25/\$40	N/A
Preventive	N/A	N/A	Included	N/A	Included	N/A



MANAGED CARE CONCEPTS





BASIC PLAN--\$50K							
Period of Coverage	Annual *	Two Payment		Three Payments*	Nine Payments*	New Students Only	
		Fall	Spring/Summer	Payment	Payment	Spring/Summer Semester	Summer Semester
Student-Domestic	\$808	\$413	\$413	\$277	\$98	\$413	\$209
Student-International	\$822	\$420	\$420	\$282	\$100	\$420	\$212
Eligible Graduate Assistant-Domestic **	\$108	\$63	\$63	-	-	\$63	-
Eligible Graduate Assistant-International**	\$122	\$70	\$70	-	-	\$70	-
Dependent Coverage (+)							
Spouse	\$1,464	\$740	\$740	\$496	\$171	\$740	\$374
Child(ren)	\$1,462	\$739	\$739	\$495	\$170	\$739	\$373
Spouse & Child(ren)	\$2,055	\$1,036	\$1,036	\$693	\$237	\$1,036	\$521

STANDARD PLAN--\$100K							
Period of Coverage	Annual *	Two Payment		Three Payments*	Nine Payments*	New Students Only	
		Fall	Spring/Summer	Payment	Payment	Spring/Summer Semester	Summer Semester
Student-Domestic	\$836	\$427	\$427	\$287	\$101	\$427	\$210
Student-International	\$850	\$434	\$434	\$292	\$103	\$434	\$213
Eligible Graduate Assistant-Domestic **	\$136	\$77	\$77	-	-	\$77	-
Eligible Graduate Assistant-International**	\$150	\$84	\$84	-	-	\$84	-
Dependent Coverage (+)							
Spouse	\$1,515	\$766	\$766	\$514	\$177	\$766	\$375
Child(ren)	\$1,513	\$765	\$765	\$512	\$176	\$765	\$374
Spouse & Child(ren)	\$2,126	\$1,072	\$1,072	\$717	\$245	\$1,072	\$522

ENHANCED PLAN--\$250K							
Period of Coverage	Annual *	Two Payment		Three Payments*	Nine Payments*	New Students Only	
		Fall	Spring/Summer	Payment	Payment	Spring/Summer Semester	Summer Semester
Student-Domestic	\$901	\$460	\$460	\$309	\$109	\$460	\$234
Student-International	\$915	\$467	\$467	\$314	\$111	\$467	\$237
Eligible Graduate Assistant-Domestic **	\$201	\$110	\$110	-	-	\$110	-
Eligible Graduate Assistant-International**	\$215	\$117	\$117	-	-	\$117	-
Dependent Coverage (+)							
Spouse	\$1,633	\$826	\$826	\$554	\$191	\$826	\$418
Child(ren)	\$1,631	\$825	\$825	\$552	\$189	\$825	\$417
Spouse & Child(ren)	\$2,292	\$1,156	\$1,156	\$773	\$264	\$1,156	\$583

* Payment options not available through PAWS, student must enroll directly through www.gmsouthwest.com to be eligible for these payment options.

** Eligible Graduate Assistant is a graduate student holding a full-time (50% effort) assistantship for any given semester. Graduate Assistants eligible to receive premium assistance must enroll by semester to receive the benefit.

(+) The rates for dependent coverage will be added to the student rate if dependent coverage is selected by the student -- enrollment of dependents is handled on-line through www.gmsouthwest.com.

Medical Evacuation & Repatriation Benefit -- Coverage is required for all international students and premiums are included in the chart above. Medical Evacuation & Repatriation Benefits are also available for domestic students and dependents through www.gmsouthwest.com.