

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 students attending school in the United States.

The CO-Health Plan provides you with big savings, through discounts, in certain Health Care areas not normally reimbursable by Insurance. In the Collegiate Plan we are offering these savings on the Vision and Dental Programs. They are the two 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 enroll 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 are no claim forms to complete or payment to wait for. 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. To enroll on line go to the Group Collegiate Plan at CO-Health's website and you can complete the application.

Sincerely,

William R. Strack  
President

## **Vision**

Together with Coast to Coast Vision we bring you the finest Discount Vision Program in the United States. Over 10 million Americans are enjoying similar benefits through over 13,000 Provider locations across the United States.

You select a Provider from among the many chains (Pearle Vision, Lenscrafters, Sears, Sterling Optical, etc. – virtually all of the national and regional chains) plus thousands of independent Optometrists and Opticians.

You save 20% - 60% in prescription eyeglasses and prescription contact lenses. Select from any item in the store and get any add-on (tinting, scratch resistant, etc.) plus get great savings on designer sunglasses, disposable contact lenses, etc. You get all this plus two 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 price, unlimited selections, no limits on usage or quantities.

## **Ophthalmic Benefits**

This is a Network of Ophthalmologists who provide medical care for the eyes, including Lasik Surgery, at a discount. This is an exclusive benefit to this Vision Plan.

*Eye exams are available at most locations at a 10% discount. We wanted to save the best discount for the higher cost items.*

## **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. You pay the dentist the balance due after the discount is credited.

**As an example, these are the features of the Aetna Dental Access Program:** This dental network provides members with average discount of 30%\* and up to 50%\*\* on dental procedures at over 61,000\*\*\* participating providers nationwide. Members simply present their card for immediate savings at the time services are rendered.

*\*Anticipated national average dental charges for the 2005 calendar year based on the comparison of provide negotiated fees to national average charges.*

*\*\*Actual cost and savings vary by provider geographical area.*

*\*\*\*According to the Aetna Enterprise Provider Database as of February 15, 2005.*

To further assist you our Patient Advocacy Desk will contact providers specific to your zip code, verify the providers office understands they are part of Aetna Dental Access Network and confirm they will accept your membership card. (Patient Advocacy not available in CA).

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.

Application for  
CO-Health Group Collegiate Plan

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

DOB \_\_\_\_\_ SS# \_\_\_\_\_ Home Phone \_\_\_\_\_

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

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

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

Dependents (Names and Date of Birth)

\_\_\_ Dental & Vision Single \$52.00  
 \_\_\_ Dental Only Single \$40.00  
 \_\_\_ Vision Only Single \$15.00

\_\_\_ Dental & Vision Family \$69.00  
 \_\_\_ Dental Only Family \$60.00  
 \_\_\_ Vision Only Family \$20.00

Paid By: \_\_\_ Check \_\_\_ Credit Card  
 (\_\_\_ Visa \_\_\_ Master Card)

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

Exp. Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_



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

**THE CO-HEALTH GROUP  
 COLLEGIATE PLAN**

DESIGNED ESPECIALLY FOR THE  
 STUDENTS OF  
 THE COLLEGE OF NEW JERSEY

**DENTAL – VISION**

- ◆ Save 20% - 60%
- ◆ No claim forms to fill out
- ◆ No pre-existing condition excluded
- ◆ Does not conflict with any other Insurance
- ◆ No age restrictions
- ◆ No waiting periods
- ◆ No deductibles or maximums
- ◆ Over 100,000 participating providers nationwide

Brought to you by:

