

COLUMBIAN LIFE INSURANCE COMPANY

Home Office, Chicago, IL
Administrative Service Office, Binghamton, NY

KEEP THIS NOTICE WITH YOUR INSURANCE PAPERS

This Notice is provided in compliance with Wisconsin Administrative Code s. Ins 3.60(5).

Claims are paid according to the provisions included in the attached policy, as issued by the Columbian Life Insurance Company, of Binghamton, New York. The claims payments are based upon the Usual and Customary charges submitted. Usual and Customary means charges for medical services or supplies for which the Insured is legally liable which do not exceed the average rate charged for the same or similar services or supplies in the geographic region where the services or supplies are received. The Usual and Customary charges are determined by using the 75th percentile of the most current value published by Ingenix for such services and supplies.

The use of this method for determining Usual and Customary charges may result in benefit payments that are less than the billed charges.

If you have questions regarding claims payments or the methods used to determine benefit amounts, you may contact the claims department at the telephone number shown below. Office hours are Monday through Friday, 8:00 a.m. to 4:30 p.m. (CST).

PLAN ADMINISTRATOR

Student Assurance Services, Inc.

P.O. Box 196

Stillwater, MN 55082

TOLL FREE TELEPHONE NUMBER: 1-800-328-2739