

# Solutions For Student Health & Wellness





# Who We Are

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We are a technology-driven and CARE-focused company aimed at providing tailored health and wellness solutions for students at colleges and universities nationwide. We take a 360 approach to wellbeing by providing resources to protect a student’s physical, mental, and financial wellbeing. These include health insurance plans for domestic students, international students, and student athletes. However, our solutions span beyond health insurance plans. We also offer campus-wide solutions for telehealth services, custom behavioral health, and resiliency resources, student assistance programs, and nutrition and fitness tools.

We act as the wheelhouse behind the solutions we provide through our plan administration services. Through continual innovation and investment in technology, we offer industry-leading solutions for enrollment, waiver management, billing, and reporting. Our technology offers flexibility, automation, and the ability for deep integrations with university systems and third parties.

Our solutions are backed by our dedicated team of professionals who provide a hands-on approach to servicing. Our service philosophy is based on CARE for you and your students, and this will be evident with every interaction with our team.

**350+**

COLLEGE AND  
UNIVERSITY PARTNERS

**425k**

INSURANCE  
STUDENTS

**98%**

RETENTION  
RATE

**40%**

MARKET  
SHARE

# Our Solutions

Whether you need a solution for a specific segment of your student population or campus-wide, we've got you covered with our comprehensive suite of health & wellness resources.

## Student Medical Insurance Coverages



### ACA-Compliant Plans

Domestic and international student coverage for fully-insured, self-funded, and individual plans



### International-Only

Insurance developed specifically for your international student population



### Global Emergency Services

Benefits for students traveling away from their home country; including unlimited coverage for evacuation and repatriation



### Short-term Medical

Medical coverage for those who are in between plans.

## Value-Added Benefits



### Telehealth

Students can get assessed by physical & behavioral health providers through desktop or mobile with our AcademicLiveCare program.



### Student Assistance Program

24/7 Care Center for counseling, crisis intervention, referral resources, financial and legal consultations and more.



### Behavioral Health Solutions

Specialized tools and resources focused on the behavioral health concerns that most commonly affect students.



### Nurseline

24/7 access to diagnostic and medical treatment options from experienced RNs supplemented by and audio health library.



### Rx Discount Program

Free and easy-to-use card or app for lower prices on prescriptions

## Ancillary Coverages



### Dental & Vision

Supplemental coverages to protect students from additional costs related to dental and vision care



### Tuition Reimbursement

Protection for their investment if a student needs to withdraw due to unforeseen, emergency circumstances.



### Dorm & Renters Insurance

Protection for students who live on or off campus.

## Special Risk



### Needlestick

Specifically designed for students in the medical field who handle needles to protect them from blood borne pathogen exposure.



### Special Events

Cover your costs if you unexpectedly need to cancel your event or if you're found responsible for property damage or an injury.



### Athletic/Intercollegiate Sports

College athletes are at a higher risk of injury. Therefore, they need supplemental insurance to their medical coverage.



### K-12 Coverage

Reliable student accident insurance for students and athletes in Kindergarten through 12th grade.



### Champion Concussion Care

A winning solution for youth head injuries.



### Study Abroad/Travel Medical

Medical coverage for individuals traveling for a study abroad program or personal vacation.



### Trip Protection

You planned. You paid. Now protect your trip.

## Our Approach

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- ✓ As a trusted advisor, we will review all components of your program – not just your insurance plans. Our goal is to set students up for long-term success with the protection of their physical, mental, and financial health – including students who are not on the student health plan
- ✓ We employ a formal, streamlined approach to renewal management using data to ensure you're making informed decisions. Our deep-dive analyses provide an understanding of your claims and costs which then informs a 360° review of your plan benefits and program design
- ✓ With over 350 college and university partners nationwide, strong partnerships with all insurance carriers in the market, and in-house underwriting expertise, we have the tools and strength to negotiate competitive rates

## Our Technology

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- ✓ Continual investment in industry-leading waiver, enrollment, and billing management technology
- ✓ Enhanced, integrated platform built to accommodate today's environment with the flexibility to adapt to the needs of tomorrow
- ✓ Modern and intuitive, mobile and desktop experience built for today's student
- ✓ Online "shopping-cart" experience to waive, enroll, and select additional health & wellness products
- ✓ Simplified plan management with a focus on automation, decreasing manual work
- ✓ Deep integrations for secure, real-time flow of data with carriers and university systems
- ✓ Clear visualization of the student health plan experience through real-time, actionable insight into administration and financial management
- ✓ Focus on keeping your student's data safe through industry-leading security initiatives for a HITRUST certification

## Our CARE

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- ✓ Hands-on, CARE-based approach to service excellence for you and your students
- ✓ Dedicated, concierge-level service from a trusted team of professionals who know student health
- ✓ Multi-level, specialist approach to plan implementation and servicing from experts in Health Plan Cost and Benefits Analysis, Student Health Underwriting, Data Analytics, Project Management, Information Technology, Marketing & Communications, and more
- ✓ Omni-channel approach to Student Care with multiple communications channels to meet the needs of today's student
- ✓ Focus on informing and educating today's students through our custom, digital-first communications support