

## For Students of DeVry

### Answers to the most commonly asked Questions about the Beech Street Network PPO Medical Plan enhancement...

**Q: What is a PPO?**

A: PPO stands for Preferred Provider Organization. A PPO is a network of various hospitals who have agreed to charge DeVry students discounted rates for specific hospital services. DeVry is using the Beech Street Network of Hospitals.

**Q: Who is eligible for the PPO?**

A: Any student participating in the High or Low Option Student Insurance Plan is offered the benefit of the PPO. You begin to see savings on the hospital costs incurred after the effective date of your coverage (for example, November 2, 1998 for Fall enrollment).

**Q: How much can I save?**

A: By using a Preferred Hospital, you can save anywhere from 20% to 40% off your hospital charges.

**Q: How do I find out if my hospital is "Preferred"?**

A: The best way to find a Preferred Hospital in your area is by calling 1-800-76-0700. These Customer Services representatives have the most complete, up-to-date listing of Preferred Hospitals.

**Q: Is the like an HMO; do I have to "sign-up" with a specific hospital?**

A: No, this is not an HMO! You chose, at the time of service, whether or not you want to use a Preferred Hospital (and save money!). You are never required to use a Preferred Hospital. Just remember that using a network Preferred Hospital can help save on your out-of-pocket costs.

**Q: How does the program work?**

A: The PPO is easy to use! Whether you are enrolled in the Low Option (Plan I) or High Option (Plan II), you can benefit by using a Preferred Hospital because your plan has a Maximum between the insurance payment and the total hospital bill. By using a Preferred Hospital, the total hospital bill amount is reduced due to the special, reduced reimbursement rates set by the PPO. Therefore, you are paying less out of your pocket - it's that easy!

If you should have any additional questions about the program, please call the phone number on your Student Insurance ID card or visit your Student Insurance Services Office.