

**Pacific Northwest University of Health Sciences  
Accident and Sickness Insurance Plan  
2010-2011 School Year  
Policy Number: UDL2668S**

**Web Enrollment Instructions for Full-time Students**

The following information is regarding the Enrollment procedures for students enrolled at Pacific Northwest University for the 2010-2011 school year. **Please refer to the Student Accident & Sickness Plan brochure located at [www.ajfusa.com](http://www.ajfusa.com) for complete details regarding the coverage, benefits, limits and exclusions.**

**POLICY TERM**

The insurance under Pacific Northwest University for Accident and Sickness Coverage becomes effective at 12:01 a.m. on August 01, 2010 and terminates on 12:01 a.m., August 1, 2011. An Insured Person's coverage becomes effective on that date or the date that the application and full premium are received by Plan Administrator.

**ELIGIBILITY**

**Full-Time Students:** All full-time students must enroll in the Basic and Supplemental student accident and sickness insurance if they do not have their own medical insurance. The annual rate per student is \$1564.00, which includes an administrative/processing fee. To enroll in the Basic and supplemental student accident and sickness insurance you must visit the Administrator website at: [www.ajfusa.com](http://www.ajfusa.com).

**Dependent Coverage:** Students who are enrolled in the student accident and sickness plan may also enroll their dependents. The term "dependent" means (a) the Insured students spouse residing with them or (b) the Insured student's unmarried children under the age of nineteen years, or (c) a child born to an Insured student while this plan is in force. You may enroll via the internet using the Program Administrator's website at [www.ajfusa.com](http://www.ajfusa.com), Visa, MasterCard and Discover are acceptable payment methods. **The deadline date to enroll online is September 1, 2010.** The annual rate per child is \$2346.00 and spouse is \$3497.00.

The information made available online includes a complete description of the coverage, exclusions, limitations and rates. Please review all of the information carefully. Questions regarding the program can be directed to The Allen J. Flood Companies at: [underwriting@ajfusa.com](mailto:underwriting@ajfusa.com) or 1-800-734-9326.

**Please note any enrollment submitted after the deadline will be covered from the date after the Plan Administrator receives both the application and premium. Premium will not be pro-rated.**

**On-line Enrollment Procedure and Instruction**

- Go to [www.ajfusa.com](http://www.ajfusa.com)
- Under "Tools For Students, Participants & Policyholder" please click on: "College & University Students" then select Pacific Northwest University
- Complete the online Enrollment Form using one of two methods: Visa, MasterCard and Discover are acceptable payment methods, or;
- You may complete the enrollment form online, print and return the enrollment form with a check or money order made payable to the Plan Administrator, The Allen J. Flood Companies, Inc. at 2 Madison Avenue, Larchmont, NY 10538. **\*Please note, any enrollments submitted after the deadline will be covered from the date after the Plan Administrator receives both the application and premium. Premiums will not be pro-rated.**

**The deadline for Enrolling for the Annual coverage is September 1, 2010.**