



Some plan differences between Bard and ISO Compass. Bard’s plan has numerous additional benefits not listed here.

	BARD	COMPASS
<b>Mental Health</b>	See covered percentages above.	Mental and nervous conditions: Inpatient – benefits are payable at 80% Outpatient – maximum of 40 visits per year; \$5,000 maximum per policy year, payable at 80%
<b>Prescriptions</b>	\$10 copay for Tier 1 drugs \$25 copay for Tier 2 drugs \$40 copay for Tier 3 drugs \$0 copay for contraceptives	\$100 maximum (outpatient)
<b>Preexisting Conditions</b>	<b>COVERED</b>	<b>EXCLUDED:</b> Preexisting conditions; however, a preexisting condition will be covered after the insured person has been continuously insured for 6 months under the same insurance plan
<b>Pregnancy/Abortion</b>	Pregnancy covered, like any other condition; \$300 in case of voluntary abortion	<b>EXCLUDED:</b> Pregnancy or childbirth (except when conception occurs while covered under this policy); elective abortion; elective Caesarean section; or any complications of any of these conditions; pregnancy or childbirth for a dependent when dependent is the child of an insured student (except for complications arising therefrom)
<b>Preventive Care Expense</b>	100% of covered charges	<b>No coverage</b>
<b>Drug Abuse</b>	Inpatient AND outpatient chemical abuse and chemical dependence expense benefit. Substance abuse disorders covered as any other illness.	Alcoholism/drug abuse treatment: the benefits and maximum amounts are the same as any other sickness
<b>Sports</b>	<b>Intercollegiate sports</b> injuries due to participation in practice or play of intercollegiate sports are covered under the plan. Also covers <b>club</b> and <b>intramural</b> sports.	<b>EXCLUDED:</b> Injury sustained from practice or play in any amateur, club, intramural, inter-scholastic, intercollegiate, professional, or semiprofessional sport contest or competition