

# STUDENT HEALTH INSURANCE PLAN



*Charleston, SC*

*Designed Exclusively for the Students of:*  
**Medical University of South Carolina**

**2017 – 2018**

*Underwritten by:*  
**Atlanta International Insurance Company**  
Flushing, NY

**Policy Number: AIIC1718SCSHIP65**

**Group Number: ST0094SH**

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**Administered by:**  
Consolidated Health Plans  
2077 Roosevelt Ave | Springfield, MA



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## Where to Find Help

For Questions About:	Please Contact:
<b>Insurance Benefits</b> <b>Provider Listings</b> <b>Claims Processing</b> <b>ID Cards</b>	<b>Consolidated Health Plans</b> <b>2077 Roosevelt Avenue</b> <b>Springfield, Massachusetts 01104</b> <b>(877) 657-5030</b> <a href="http://www.studentinsurance.com">www.studentinsurance.com</a>
<b>Preferred PPO Provider Listings</b>	<a href="http://www.studentinsurance.com">www.studentinsurance.com</a> or <a href="http://www.cigna.com">www.cigna.com</a>
<b>Prescription Drug Providers</b>	<a href="http://www.studentinsurance.com">www.studentinsurance.com</a> or Cigna PBM <a href="http://www.cigna.com">www.cigna.com</a> <b>Please Note:</b> <b>If filled at Ashley Avenue Pharmacy, Rutledge Tower or Ashley River Tower, the Student Health Center Prescription benefit will be paid as shown in the Schedule of Benefits, p. 18.</b>
<b>Please Note:</b> <b>The Plan has been updated to reflect changes to the following:</b> <b>Student Health Referral and Penalty, Diagnostic Testing for ADHD, Tuberculosis Screening (non-preventive), Wellness Services (non-preventive), Sickness Dental benefit, and Adult Vision Care.</b> <b>Please refer to your brochure and Certificate for further details.</b>	

## Am I Eligible?

The Medical University of South Carolina is pleased to provide you with the Student Health Insurance Plan (SHIP). This SHIP is underwritten by Atlanta International Insurance Co. and administered by CHP Student Health.

The following types of students attending the Medical University of South Carolina are eligible for and will be automatically enrolled in the Medical University of South Carolina Student Health Insurance Plan and the insurance premium will be added to their tuition bill each semester along with tuition and fees, unless a waiver of coverage is submitted online at <https://www.studentinsurance.com/Schools/?Id=94> showing proof of alternate insurance that meets the University's requirements before the waiver deadline: 1) Students who are enrolled in a minimum of 6 semester hours; and 2) Students who are enrolled in a graduate or professional degree program, in good academic standing and making appropriate progress toward graduation.

We maintain the right to investigate student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever We discover that they have not been met, our only obligation is to refund premium.

Each Eligible Student is eligible for Coverage under the policy. Except in the case of medical withdrawal due to Sickness or Injury, any Student withdrawing from school during the first 30 days of the period for which Coverage is purchased, will not be covered under the policy and a full refund of Premium will be made minus the cost of any claim Benefits made by Us. Students withdrawing after such 30 days will remain covered under the Policy for the term purchased and no refund will be allowed.

The following courses are excluded from being applied towards the required minimum credit hours: Distance Learning Courses, Courses taken as audit, Courses taken as Pass/Non-Pass, Courses taken Grad Non-Degree, Home Study, Correspondence, On-line Courses, TV courses.

## Important Reminders...

For students enrolled in the student health insurance plan:

Students requiring specialty care for non-emergent medical conditions must be evaluated by Student Health Services to receive a referral. Students bypassing this requirement may be responsible for all medical charges.

All students are eligible to receive medical care through Student Health Services at no additional cost to all students enrolled in a degree seeking program at MUSC, regardless of your health insurance plan. Insurance is required for necessary medical services that cannot be provided at Student Health (labs, x-rays, specialty care).

## Coverage for Dependents

Eligible individuals may also insure, on a Voluntary Participation Basis, their eligible Dependents. Individuals who enroll their dependents must enroll them within (31) days of the Insured Student's enrollment in the plan with the exception of adopted children or newborn children (see the provision entitled **Dependent Child Coverage**). They will be enrolled for the same term of coverage for which the Insured Student enrolls. Dependents of an **Eligible International Student** must possess a valid passport and a proper Visa (either an F-2, J-2 or M-2 visa).

A Covered Student may enroll his or her Dependents by completing the enrollment process at <http://studentinsurance.com/Apps/Schools/Default.aspx?ID=94> by the enrollment deadline date:

- September 18, 2017 for Fall Semester
- January 30, 2018 for Spring/Summer Semester

## How Do I Waive?

Waivers of coverage will only be accepted online and no waivers will be accepted after the waiver deadline date. The deadline date for submitting a waiver for **Fall 2017 is September 18, 2017**. The deadline date for submitting a waiver for **Spring/Summer 2018 is January 30, 2018**. **A waiver of coverage must be submitted for each coverage term.**

- Go to <https://www.studentinsurance.com/Schools/?id=94>
- Go to the Enroll/Waive Section.
- Next click on the Waiver tab.
- Log into your Online Account if you are a returning student.
- In your Online Account, there are two buttons; one for showing proof of insurance and the other to enroll.
- Select the correct option and submit online.
- You will receive a confirmation email to the email address on record.
- Please call 1-877-657-5030 or e-mail [USC@studentinsurance.com](mailto:USC@studentinsurance.com) if you have additional questions.

## Qualifying Life Event

No changes of any type may be made during the plan year unless a qualified family or employment status change occurs. In all cases, the change in coverage must be consistent with the change in the person's family or employment status. If you do have a qualifying change in status, you have 31 days from the event to make changes to your elections and pay any applicable premium.

**Qualifying Life Event** that qualifies an Insured Student to apply for coverage include:

1. Marriage;
2. Loss of a spouse; whether by death, divorce, annulment or legal separation;
3. Birth or adoption of a child, or acquiring a child through marriage;
4. A change in the benefit plan available to the Insured Student's spouse; and
5. Termination of the Insured Student's spouse employment.
6. Termination of Coverage under another health plan.

## Effective Dates & Costs

All time periods begin and end at 12:01 A.M., local time, at the Policyholder's address.\*

Coverage Period	Coverage Start Date	Coverage End Date
Annual	8/1/17*	8/1/18*
Fall	8/1/17*	1/1/18*
Spring/Summer	1/1/18*	8/1/18*

**Rates for Medical, Undergraduate, Graduate Students and Dependents**  
 Dependent rates are in addition to the student rate.

	Fall	Spring/Summer
Student*	\$846	\$1,172
Spouse*	\$846	\$1,172
Each Child*	\$846	\$1,172
3 or more Children*	\$2,538	\$3,516

*\*The above rates include an administrative service fee*

**Effective Dates:** Insurance under the policy will become effective on the later of:

1. The Policy Effective Date;
2. The beginning date of the term for which premium has been paid;
3. The day after the Enrollment Form (if applicable) and premium payment is received by the Company, its authorized agent or the School;
4. The day after the date of postmark if the Enrollment Form is mailed.

Dependent's coverage, under the Voluntary Participation Basis, becomes effective on the later of:

1. The day after the date of postmark when the Enrollment Form is mailed; or
2. The beginning date of the term for which premium has been paid; or
3. The day after the date the required individual Enrollment Form and premium payment are received by Us or Our authorized agent. This applies only when premium payment is made within 31 days of the student's enrollment in the School's insurance plan; or
4. The Policy Effective Date.

The last date for enrollment is shown in the Insurance Information Schedule. The enrollment Period will run from the start of the quarter or semester for which coverage is desired.

## Termination of Benefits

**Termination Dates:** An Insured Person's insurance will terminate on the earliest of:

1. The date the policy terminates for all Insured Persons; or
2. The end of the period of coverage for which premium has been paid; or
3. The date an Insured Person ceases to be eligible for the insurance; or
4. The date an Insured Person enters military service; or
5. For International Students, the date the student ceases to meet Visa requirements;
6. On any premium due date the Policyholder fails to pay the required premium for an Insured Person except as the result of an inadvertent error and subject to the Grace Period provision.

## Premium Refund Policy

Premiums received by Us are fully earned upon receipt. Refund of premium will be considered only:

1. For any student who does not attend school during the first thirty (30) days of the period for which coverage is purchased. Such a student will not be covered under the Policy and a full refund of the premium will be made minus any claims paid.
2. For Insured Persons entering the Armed Forces of any country. Such persons will not be covered under the Policy as of the date of his/her entry into the service. A pro rata refund of premium will be made for such person upon written request received by Us within ninety (90) days of withdrawal from school.

No other refunds will be allowed.

## Extension of Benefits

Coverage under the policy ceases on the Termination Date shown in the Insurance Information Schedule. However, coverage for an Insured Person will be extended as follows:

If an Insured Person is Hospital Confined for Covered Injury or Covered Sickness on the date his or her insurance terminates, we will continue to pay benefits for up to 90 days from the Termination Date while such Confinement continues.

Dependents that are newly acquired during the Insured Person's Extension of Benefits period are not eligible for benefits under this provision.

## Definitions

These are key words used in the policy. They are used to describe the Policyholder's rights as well as Ours. Reference should be made to these words as the Policy is read.

**Accident** means a sudden, unforeseeable external event which directly and from no other cause results in an Injury to the Insured Person.

**Ambulance Service** means transportation to and from a Hospital by a licensed Ambulance whether a ground or air Ambulance, in a medical emergency.

**Ambulatory Surgical Center** means a facility which meets licensing and other legal requirements and which:

1. Is equipped and operated to provide medical care and Treatment by a Physician;
2. Does not provide services or accommodations for overnight stays;
3. Has a medical staff that is supervised full-time by a Physician;
4. Has full-time services of a licensed Registered Nurse at all times when patients are in the facility;
5. Has at least one operating room and one recovery room and is equipped to support any surgery performed;
6. Has x-ray and laboratory diagnostic facilities;
7. Maintains a medical record for each patient; and
8. Has a written agreement with at least one Hospital for the immediate transfer of patients who develop complications or need Confinement.

**Anesthetist** means a Physician or Nurse who administers anesthesia during a surgical procedure. He or she may not be an employee of the Hospital where the surgical procedure is performed.

**Assistant Surgeon** means a Physician who assists the Surgeon who actually performs a surgical procedure.

**Brand Name Drugs** means drugs for which the drug manufacturer's trademark registration is still valid and where the trademarked or proprietary name of the drug still appears on the packaged label.

**Coinsurance** means the ratio by which We and the Insured Person share in the payment of Usual and Reasonable expenses for Treatment. The Coinsurance percentage that We will pay is stated in the Schedule of Benefits. The Coinsurance is separate and not part of the Deductible and Copayment.

**Complications of Pregnancy** means conditions that require Hospital Confinements before the pregnancy ends and whose diagnoses are distinct from but caused or affected by pregnancy. These conditions are acute nephritis or nephrosis, cardiac decompensation, missed abortion, or similar conditions as severe as these.

Complications of Pregnancy also include non-elective cesarean section, termination of an ectopic pregnancy, and spontaneous termination when a live birth is not possible. (This does not include voluntary abortion.)

Complications of Pregnancy do not include false labor, occasional spotting or Physician prescribed rest during the period of pregnancy, morning Sickness, preeclampsia, and similar conditions not medically distinct from a difficult pregnancy.

**Confinement/Confined** means an uninterrupted stay following admission to a health care facility. The readmission to a health care facility for the same or related condition, within a seventy-two (72) hour period, will be considered a continuation of the Confinement. Confinement does not include observation, which is a review or assessment of eighteen (18) hours or less, of an Insured Person's condition that does not result in admission to a Hospital or health care facility.

**Copayment** means a specified dollar amount an Insured Person must pay for specified Covered Medical Expenses. Any Copayment amounts are shown in the Schedule of Benefits.

**Country of Assignment** means the country in which an Eligible International Student, scholar or visiting faculty member is:

1. Temporarily residing; and
2. Actively engaged in education or educational research related activities sponsored by the National Association for Foreign Student Affairs or its Member Organizations.

**Covered Injury or Injury** means a bodily injury due to an unforeseeable, external event which results independently of disease, bodily infirmity or any other cause that is:

1. Sustained by an Insured Person while he/she is insured under the policy or the School's prior policies; and
2. Caused by an accident directly and independently of all other causes.

Coverage under the School's policies must have remained continuously in force:

1. From the date of Injury; and
  2. Until the date services or supplies are received,
- for them to be considered as a Covered Medical Expense under the policy.

All Injuries sustained in any one (1) Accident, all related conditions and recurrent symptoms of these Injuries are considered a single Injury.

**Covered Medical Expense** means those charges for any Treatment, service or supplies that are:

1. Not in excess of the Usual and Reasonable charges therefore;
2. Not in excess of the charges that would have been made in the absence of this insurance;
3. Not in excess of the Preferred Allowance; and
4. Incurred while the Policy is in force as to the Insured Person, except with respect to any expenses payable under the Extension of Benefits Provision.

**Covered Sickness** means an illness, disease or condition including pregnancy and Complications of Pregnancy that impairs an Insured Person's normal function of mind or body and which is not the direct result of an Injury which:

1. Causes a loss while the Policy is in force; and
2. Which results in Covered Medical Expenses.

Covered Sickness includes Mental Health Disorders and Substance Use Disorders.

**Custodial Care** means care that is mainly for the purpose of meeting non-medical personal needs. This includes help with activities of daily living and taking medications. Activities of daily living include: bathing, dressing or grooming, eating, toileting, walking and getting in and out of bed. Custodial Care can usually be provided by someone without professional and medical skills or training.

**Deductible** means the dollar amount of Covered Medical Expenses which must be paid by each Insured Person before benefits are payable under the Policy. The amount of the Deductible and the frequency (annual or per occurrence) will be shown in the Schedule of Benefits.

**Dependent** means:

1. An Insured Student's lawful spouse or lawful Domestic Partner;
2. An Insured Student's dependent biological or adopted child or stepchild under age 26; and
3. An Insured Student's unmarried biological or adopted child or stepchild who has reached age 26 and who is:
  - a. primarily dependent upon the Insured Student for support and maintenance; and
  - b. incapable of self-sustaining employment by reason of intellectual disability, mental illness or disorder or physical handicap.
 Proof of the child's incapacity or dependency must be furnished to Us for an already enrolled child who reaches the age limitation, or when an Insured Student enrolls a new disabled child under the plan.

**Durable Medical Equipment** means a device which:

1. Is primarily and customarily used for medical purposes, is specially equipped with features and functions that are generally not required in the absence of Sickness or Injury and is able to withstand repeated use;
2. Is used exclusively by the Insured Person;
3. Is routinely used in a Hospital but can be used effectively in a non-medical facility;
4. Can be expected to make a meaningful contribution to treating the Insured Person's Sickness or Injury; and
5. Is prescribed by a Physician and the device is Medically Necessary for rehabilitation.

Durable Medical Equipment does not include:

1. Comfort and convenience items;
2. Equipment that can be used by Immediate Family Members other than the Insured Person;
3. Health exercise equipment; and
4. Equipment that may increase the value of the Insured Person's residence.

**Effective Date** means the date coverage becomes effective.

**Elective Surgery or Elective Treatment** means surgery or medical Treatment that is:

1. Not necessitated by a pathological or traumatic change in the function or structure of any part of the body; and
2. Which occurs after the Insured Person's Effective Date of coverage.

**Elective Surgery** includes, but is not limited to, circumcision, sterilization reversal, breast reduction, submucous resection and/or other surgical correction for a deviated nasal septum, other than for necessary Treatment of acute sinusitis to the extent coverage is not required by state or federal law. Elective surgery does not include Plastic or Cosmetic Surgery required to correct an abnormality caused by a Covered Injury or Covered Sickness.

**Elective Treatment** means care not considered a Medically Necessary essential health benefit. Such Treatment is typically undertaken to achieve advantage for the Insured Person but is not urgent or essential to life or health. Elective Treatment includes, but is not limited to, Treatment for acne, warts and moles removed for cosmetic purposes, weight reduction, infertility, learning disabilities, routine physical examinations, fertility tests and pre-marital examinations, preventive medicines or vaccines except when required for the Treatment of Covered Injury or Covered Sickness to the extent coverage is not required by state or federal law.

**Eligible Student** means a student who meets all eligibility requirements of the School named as the Policyholder or Dependent of the Insured Student.

**Emergency Medical Condition** means a Covered Sickness or Injury for which immediate medical Treatment is sought at the nearest available facility. The Condition must be one which manifests itself by acute symptoms which are



sufficiently severe (including severe pain) that a prudent layperson with average knowledge of health and medicine could reasonably expect the absence of immediate medical attention to result in any of the following:

1. Placing the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy;
2. Serious impairment to bodily functions; or
3. Serious dysfunction of any bodily organ or part.

**Emergency Services** means, with respect to an Emergency Medical Condition: transportation services, including but not limited to ambulance services, and covered inpatient and outpatient Hospital services furnished by a Hospital or Physician qualified to furnish those services that are needed to evaluate or Stabilize an Emergency Medical Condition.

**Essential Health Benefits** mean benefits that are defined in Section 1302(b) of the Patient Protection and Affordable Care Act and as further defined by the Secretary of the United States Department of Health and Human Services and includes the following categories of covered services:

1. Ambulatory patient services;
2. Emergency services;
3. Hospitalization;
4. Maternity and newborn care;
5. Mental health and Substance Use Disorder services, including behavioral health Treatment;
6. Prescription drugs;
7. Rehabilitative and Habilitative services and devices;
8. Laboratory services;
9. Preventive and wellness services and chronic disease management; and
10. Pediatric services, including oral and vision care.

**Experimental/Investigative** means the service or supply has not been demonstrated in scientifically valid clinical trials and research studies to be safe and effective for a particular indication. For further explanation, see the Medically Necessary/Medical Necessity provision.

**Formulary** means a list of medications designed to manage prescription costs without affecting the quality of care by identifying and encouraging use of the most clinically effective and cost-effective medications. The Formulary includes Generic, Brand, and Preferred Brand Drugs.

**Generic Drugs** means a drug that is identical or bioequivalent to a Brand Named drug in dosage form, safety, strength, route of administration, quality, performance characteristics, intended use and is not protected by a patent.

**Habilitation/Habilitative Services** means health care services that help the Insured Person keep, learn, or improve skills and functions for daily living. Examples include therapy for a child who is not walking or talking at the expected age. Habilitative Services may include such services as Physical Therapy, occupational therapy, speech therapy and other services for Insured Persons with disabilities in a variety of inpatient and/or outpatient settings.

**Home Country** means the Insured Student's country of citizenship. If the Insured Student has dual citizenship, his or her Home Country is the country of the passport he or she used to enter the United States. The Insured Student's Home Country is considered the Home Country for any dependent of an Insured Student while insured under the policy.

**Hospice** means a coordinated plan of home and inpatient care which treats the terminally ill patient and family as a unit. It provides care to meet the special needs of a family unit during the final stages of a terminal illness and during the bereavement. Care is provided by a team of: trained medical personnel, homemakers, and counselors. The team acts under an independent Hospice administration. It helps the family unit cope with: physical, psychological, spiritual, social, and economic stresses.

**Hospital** means a facility which provides diagnosis, Treatment, and care of persons who need acute Inpatient Hospital care under the supervision of Physicians and provides 24 hour nursing service by Registered Nurses on

duty or call. It must be licensed as a general acute care Hospital according to state and local laws. Hospital shall also include a psychiatric health facility for the Treatment of mental or psychoneurotic disorders. Hospital also includes tax- supported institutions, which are not required to maintain surgical facilities.

Hospital also includes an Ambulatory Surgical Center or ambulatory medical center; and a birthing facility certified and licensed as such under the laws where located. It shall also include Rehabilitative facilities if such is specifically required for Treatment of physical disability.

Facilities primarily treating drug addiction or alcoholism that are licensed to provide these services are also included in this definition. Hospital does not include a place primarily for rest, the aged, a place for educational or Custodial Care or Hospice.

**Immediate Family Member** means the Insured Person and his or her spouse or the parent, child, brother or sister of the Insured Person or his or her spouse.

**Insured Person** means an Insured Student or Dependent of an Insured Student while insured under the policy.

**Insured Student** means a student of the Policyholder who is eligible and insured for coverage under the policy.

**International Student** means an international student:

1. With a current passport and a student Visa;
2. Who is temporarily residing outside of his or her Home Country; and
3. Is actively engaged, on a full-time basis, as a student or in educational research activities through the Policyholder.

In so far as the policy is concerned, permanent residents or those who have applied for Permanent Residency Status are not considered to be an International Student.

**Loss** means medical expense caused by an Injury or Sickness which is covered by the policy.

**Medically Necessary or Medical Necessity** means health care services that a Physician, exercising prudent clinical judgment, would provide to an Insured Person for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, disease or its symptoms, and that are:

1. In accordance with generally accepted standards of medical practice;
2. clinically appropriate, in terms of type, frequency, extent, site and duration and considered effective for the Insured Person's illness, injury or disease; and
3. not primarily for the convenience of the Insured Person, Physician or other health care provider and not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or Treatment of that Insured Person's illness, injury or disease.

The fact that any particular Physician may prescribe, order, recommend or approve a service or supply does not, of itself, make the service or supply Medically Necessary.

**Mental Health Disorder** means a condition or disorder that substantially limits the life activities of the Insured Person with the disorder. Mental Health Disorders must be listed in the most recent version of either the Diagnostic and Statistical Manual of Mental Disorders (DSM) published by the American Psychiatric Association or the International Classification of Disease Manual (ICD) published by the World Health Organization.

**Non-Preferred Providers** have not agreed to any pre-arranged fee schedules.

**Nurse** means a licensed Registered Nurse (R.N.) or Licensed Practical Nurse (L.P.N.) who:

1. Is properly licensed or certified to provide medical care under the laws of the state where the Nurse practices; and
2. Provides medical services which are within the scope of the Nurse's license or certificate who does not ordinarily reside in the Insured Person's home or is not related to the Insured Person by blood or marriage.

**Organ Transplant** means the moving of an organ from one body to another or from a donor site to another location of the person's own body, to replace the recipient's damaged, absent or malfunctioning organ.

**Out-of-Pocket Maximum** means the most an Insured Person will pay during a Policy Year before their coverage begins to pay 100% of the allowed amount. This limit will never include premium, balance-billed charges or health care the policy does not cover. The Insured Person's Non-Preferred Provider payments or other non-covered expenses and Elective Treatment do not count toward this limit.

**Physical Therapy** means any form of the following:

1. Physical or mechanical therapy;
2. Diathermy;
3. Ultra-sonic therapy;
4. Heat Treatment in any form; or
5. Manipulation or massage.

**Physician** means a health care professional practicing within the scope of his or her license and is duly licensed by the appropriate state regulatory agency to perform a particular service which is covered under the policy, and who is not:

1. The Insured Person;
2. An Immediate Family Member; or
3. A person employed or retained by the Insured Person.

**Preadmission Testing** means tests done in conjunction with and within 5 days of a scheduled surgery where an operating room has been reserved before the tests are done.

**Pre-authorization** means a decision made by Us prior to an Insured Person's receipt of covered service, procedure, Treatment plan, device or prescription drug that the covered service, procedure, Treatment plan, device or prescription drug is Medically Necessary. We indicate which covered services require Pre-authorization in the Schedule of Benefits.

**Preferred Allowance** means the amount a Preferred Provider will accept as payment in full or Covered Medical Expenses.

**Preferred Brand Drug** means a formulary drug that is within a select subset of therapeutic classes, which make up the formulary drug list.

**Preferred Providers** are Physicians, Hospitals and other healthcare providers who have contracted with Us to provide specific medical care at negotiated prices.

**Prosthetic Devices** are artificial replacement body parts needed to ease or correct a condition caused by an illness, injury or birth defect, disease or anomaly.

**Qualifying Life Event** means an event that qualifies an Insured Student to apply for coverage on the Insured Student's Dependent due to a Qualifying Life Event under the policy.

**Rehabilitative** means the process of restoring an Insured Person's ability to live and work after a disabling condition by:

1. Helping the Insured Person achieve the maximum possible physical and psychological fitness;
2. Helping the Insured Person regain the ability to care for himself or herself;
3. Offering assistance with relearning skills needed in everyday activities, with occupational training and guidance with psychological readjustment.

**Reservist** means a member of a reserve component of the Armed Forces of the United States. Reservists also include a member of the State National Guard and the State Air National Guard.

**School or College** means the college or university attended by the Insured Student.

**Skilled Nursing Facility** – a facility, licensed, and operated as set forth in applicable state law, which:

1. mainly provides inpatient care and Treatment for persons who are recovering from an illness or injury;
2. provides care supervised by a Physician;
3. provides 24 hour per day nursing care supervised by a full-time Registered Nurse;
4. is not a place primarily for the care of the aged, Custodial or Domiciliary Care, or Treatment of alcohol or drug dependency; and
5. is not a rest, educational, or custodial facility or similar place.

**Sound, Natural Teeth** means natural teeth. The major portion of a tooth must be present, regardless of fillings, and not carious, abscessed or defective. Sound, Natural Teeth will not include capped teeth.

**Stabilize** means, with respect to an Emergency Medical Condition, to provide such medical Treatment of the condition as may be necessary to assure, within reasonable medical probability that no material deterioration of the condition is likely to result from or occur during the transfer of the individual from a facility.

**Student Health Center or Student Infirmary** means an on-campus facility that provides:

1. Medical care and Treatment to Sick or Injured students; and
2. Nursing services.

A Student Health Center or Student Infirmary does not include:

1. Medical, diagnostic and Treatment facilities with major surgical facilities on its premises or available on a pre-arranged basis; or
2. Inpatient care.

**Substance Use Disorder** means any condition or disorder that substantially limits the life activities of the Insured Person with the disorder. Substance Use Disorders must be listed in the most recent version of either the Diagnostic and Statistical Manual of Mental Disorders (DSM) published by the American Psychiatric Association or the International Classification of Disease Manual (ICD) published by the World Health Organization.

**Surgeon** means a Physician who actually performs surgical procedures.

**Treatment** means the medical care of a Covered Injury or Covered Sickness by a Physician who is operating within the scope of his or her license. Such care includes diagnostic, medical, surgical or therapeutic services, medical advice, consultation, recommendation, and/or the taking of drugs or medicines or the prescriptions thereof.

**Urgent Care** means short-term medical care performed in an Urgent Care Facility for non-life-threatening conditions that can be mitigated or require care within forty-eight (48) hours of onset.

**Urgent Care Facility** means a Hospital or other licensed facility which provides diagnosis, Treatment, and care of persons who need acute care under the supervision of Physicians.

**Usual and Reasonable** means the normal charge, in the absence of insurance, of the provider for a service or supply, but not more than the prevailing charge in the area for a:

1. Like service by a provider with similar training or experience; or
2. Supply that is identical or substantially equivalent.

**Visa**, in so far as the policy is concerned, means the document issued by the United States Government that permits an individual to participate in the educational activities of a college, university or other institution of higher learning either as a student or in another academic capacity. An International Student must have and maintain a valid visa, either an F-1 (Academic), J-1 (Exchange) or M-1 (Vocational) in order to continue as a student in the United States.

**We, Us, or Our** means Atlanta International Insurance Company or its authorized agent. Also referred to as the Company.

## Student Health Center Referral

Where available, the student must first use the resources of the Student Health Center (SHC) where Treatment will be administered or a referral issued that verifies that the services were not available at the SHC. You are then free to seek services outside the SHC. Expenses incurred for medical Treatment rendered outside of the SHC for which no prior approval or referral is obtained will be subject to the Referral Penalty shown on the Schedule of Benefits. A referral issued by the SHC must accompany the claim when submitted.

A SHC referral for outside care is not necessary ONLY under the following conditions:

1. For an Emergency Medical Condition. The student must return to the SHC for necessary follow-up care;
2. When the SHC is closed;
3. For medical care received when the student is more than 30 miles from campus;
4. For medical care obtained when a student is no longer able to use the SHC due to a change in student status.
5. For maternity care;
6. When service is rendered at another facility during break or vacation period.
7. Mental Health Disorders.

A written referral from the SHC is recommended for any follow-up care, with a Provider other than the SHC, after Emergency services. An SHC referral does not constitute a guarantee of Benefits when Treatment is provided outside the SHC.

Dependent spouses and children are not eligible to use the SHC and are exempt from the above limitation and requirements.

## Preferred Provider Organization (PPO) Network

By enrolling in this Insurance Program, you have the Cigna PPO Network of participating Providers with access to quality health care at discounted fees. To find a complete listing of the Network's participating Providers, go to [www.cigna.com](http://www.cigna.com), or contact Consolidated Health Plans toll-free at (877) 657-5030, or [www.studentinsurance.com](http://www.studentinsurance.com) for assistance.

### **Benefit Payments for Preferred Providers and Non-Preferred Providers**

The Policy provides benefits based on the type of health care provider the Insured Student and his or her Covered Dependent selects. The Policy provides access to both Preferred Providers and Non-Preferred Providers. Different benefits may be payable for Covered Medical Expenses rendered by Preferred Providers versus Non-Preferred Providers, as shown in the Schedule of Benefits.

## Pre-certification Process

The Insured Person is responsible for calling Us at the phone number found on the back of the Insured Person's ID card and starting the Pre-Certification process. For Inpatient services, the call should be made at least 5 working days prior to Hospital Confinement. In the case of an emergency, the call should take place as soon as reasonably possible.

The following Inpatient services require Pre-Certification:

1. All Inpatient admissions, including length of stay, to a Hospital, Skilled Nursing Facility, a facility established primarily for the Treatment of substance abuse, or a residential Treatment facility;
2. All Inpatient maternity care after the initial 48/96 hours;

Pre-Certification is not required for a medical emergency or Urgent Care or Hospital Confinement for maternity care.

Pre-Certification is not a guarantee that Benefits will be paid.

The Insured Person’s Physician will be notified of Our decision as follows:

1. For elective (non-emergency) admissions to a health care facility, We will notify the Physician and the health care facility by telephone and/or in writing of the number of Inpatient days, if any, approved;
2. For Confinement in a health care facility longer than the originally approved number of days, the treating Physician or the health care facility must contact Us before the last approved day. We will review the request for continued stay to determine Medical Necessity and notify the Physician or the health care facility of Our decision in writing or by telephone;

Our agent will make this determination within seventy-two (72) hours for an urgent request and four (4) business days for non-urgent requests following receipt of all necessary information for review. Notice of an Adverse Determination made by Our agent will be in writing and will include:

1. The reasons for the Adverse Determination including the clinical rationale, if any.
2. Instructions on how to initiate standard or urgent appeal.
3. Notice of the availability, upon request of the Insured Person, or the Insured Person’s designee, of the clinical review criteria relied upon to make the Adverse Determination. This notice will specify what, if any additional necessary information must be provided to, or obtained by, Our agent in order to render a decision on any requested appeal.

Failure by Our agent to make a determination within the time periods prescribed shall be deemed to be an Adverse Determination subject to an appeal.

If the Insured Person has any questions about their Pre-Certification status, they should contact their Provider.

## Schedule of Benefits

### SCHEDULE OF BENEFITS

**Preventive Services:**

Preferred Provider: The Deductible, Coinsurance, and any Copayment are not applicable to Preventive Services. Benefits are paid at 100% of the Preferred Allowance when services are provided through a Preferred Provider.

Non-Preferred Provider: Deductible, Coinsurance, and any Copayment are applicable to Preventive Services provided through a Non-Preferred Provider.

<b>Deductible:</b>	Preferred Provider		\$750
	Non-Preferred Provider		\$1,500
<b>Prescription Drug Deductible:</b>	Combined Preferred and Non-Preferred		\$100
<b>Out-of-Pocket Maximum:</b>	Preferred Provider:	Individual	\$6,350
		Family	\$12,700
	Non-Preferred Provider:	Individual	\$15,000
		Family	\$30,000

**Coinsurance Amount:**

Preferred Provider: 80% of the Preferred Allowance for Covered Medical Expenses unless otherwise stated below.

Non-Preferred Provider: 70% of the Usual and Reasonable charge for Covered Medical Expenses unless otherwise stated below.

**Referral Penalty:**

If a student does not obtain a Referral, from the Student Health Center then: We will not pay for Covered Expenses under the plan.

**Benefit Payment for Preferred Providers and Non-Preferred Providers**

The policy provides benefits based on the type of health care provider selected. The policy provides access to both Preferred Providers and Non-Preferred Providers. Different benefits may be payable for Covered Medical Expenses rendered by Preferred Providers versus Non-Preferred Providers, as shown in the Schedule of Benefits.

**Preferred Provider Organization:**

To locate a Cigna Provider in Your area, consult Your Provider Directory or visit our website at [www.cigna.com](http://www.cigna.com).

**THE COVERED MEDICAL EXPENSE FOR AN ISSUED POLICY WILL BE:**

1. **THOSE LISTED IN THE COVERED MEDICAL EXPENSES PROVISION;**
2. **ACCORDING TO THE FOLLOWING SCHEDULE OF BENEFITS; AND**
3. **DETERMINED BY WHETHER THE SERVICE OR TREATMENT IS PROVIDED BY A PREFERRED OR NON-PREFERRED PROVIDER.**

BENEFITS FOR COVERED INJURY/SICKNESS	STUDENT HEALTH CENTER	PREFERRED PROVIDER	NON-PREFERRED PROVIDER
<b>Inpatient Benefits</b>			
Hospital Room & Board Expenses Up to the Semi-Private Room Rate Pre-certification required	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Hospital Intensive Care Unit Expense - <i>in lieu of normal Hospital Room &amp; Board Expenses</i> Pre-certification required	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Hospital Miscellaneous Expenses for services & supplies, such as cost of operating room, lab tests, prescribed medicines, X-ray exams, therapeutic services, casts & temporary surgical appliances, oxygen, blood & plasma, misc. supplies Pre-certification required	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Preadmission Testing	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Physician's Visits while Confined: Limited to one per day of Confinement	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses

Inpatient Surgery: Surgeon Services	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Anesthetist	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Assistant Surgeon	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Registered Nurse Services for private duty nursing while Confined Pre-certification required	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Physical Therapy (inpatient) Pre-certification required	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Skilled Nursing Facility Expense Benefit Pre-certification required	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Mental Health Disorder Benefit	N/A	Same as any other Covered Sickness	Same as any other Covered Sickness
Substance Use Disorder Benefit	N/A	Same as any other Covered Sickness	Same as any other Covered Sickness
<b>Outpatient Benefits</b>			
Outpatient Surgery: Surgeon Services	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Anesthetist	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Assistant Surgeon	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Outpatient Surgery Miscellaneous (excluding not-scheduled surgery) – expenses for services & supplies, such as cost of operating room, therapeutic services, oxygen, oxygen tent, and blood & plasma	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses



<p>Rehabilitation Therapy including cardiac rehabilitation, pulmonary rehabilitation, Physical Therapy, occupational therapy and speech therapy</p> <p>Physical Therapy and Occupational therapy subject to combined limit of Unlimited visits per Policy Year</p> <p>Speech Therapy limited to Unlimited visits per Policy Year</p> <p>Habilitative Services are covered to the extent that they are Medically Necessary</p>	<p>100% of Preferred Allowance for Covered Medical Expenses</p> <p>Copayment: \$20 for Physical Therapy</p> <p>Copayment: \$20 for all other Therapies</p> <p>Deductible Waived</p>	<p>80% of Preferred Allowance for Covered Medical Expenses</p> <p>Copayment: \$25</p>	<p>70% of Usual and Reasonable Charge for Covered Medical Expenses</p> <p>Copayment: \$40</p>
<p>Emergency Services Expenses</p>	<p>N/A</p>	<p>80% of Preferred Allowance for Covered Medical Expenses</p> <p>Copayment: \$450</p> <p>Copayment waived if admitted</p>	<p>80% of Usual and Reasonable Charge for Covered Medical Expenses</p> <p>Copayment: \$450</p> <p>Copayment waived if admitted</p>
<p>In Office Physician's Visits includes care by primary Physician, and specialist</p>	<p>100% of Preferred Allowance for Covered Medical Expenses</p> <p>Copayment: \$20</p> <p>Deductible Waived</p>	<p>80% of Preferred Allowance for Covered Medical Expenses</p> <p>Copayment: \$25</p>	<p>70% of Usual and Reasonable Charge for Covered Medical Expenses</p> <p>Copayment: \$40</p>
<p>Second Opinion Benefit</p>	<p>N/A</p>	<p>80% of Preferred Allowance for Covered Medical Expenses</p> <p>Copayment: \$25</p>	<p>70% of Usual and Reasonable Charge for Covered Medical Expenses</p> <p>Copayment: \$40</p>
<p>Urgent Care Centers or Facilities</p>	<p>N/A</p>	<p>80% of Preferred Allowance for Covered Medical Expenses</p> <p>Copayment: \$75</p>	<p>70% of Usual and Reasonable Charge for Covered Medical Expenses</p> <p>Copayment: \$75</p>
<p>Outpatient Facility Fee</p>	<p>N/A</p>	<p>80% of Preferred Allowance for Covered Medical Expenses</p>	<p>70% of Usual and Reasonable Charge for Covered Medical Expenses</p>
<p>Diagnostic Imaging Services</p>	<p>100% of Preferred Allowance for Covered Medical Expenses</p> <p>Deductible Waived</p>	<p>80% of Preferred Allowance for Covered Medical Expenses</p> <p>Copayment: \$25</p>	<p>70% of Usual and Reasonable Charge for Covered Medical Expenses</p> <p>Copayment: \$40</p>

CT Scan, MRI and/or PET Scans	N/A	80% of Preferred Allowance for Covered Medical Expenses  Copayment: \$150	70% of Usual and Reasonable Charge for Covered Medical Expenses  Copayment: \$300
Laboratory Procedures (Outpatient)	100% of Preferred Allowance for Covered Medical Expenses  Deductible Waived	80% of Preferred Allowance for Covered Medical Expenses  Copayment: \$25	70% of Usual and Reasonable Charge for Covered Medical Expenses  Copayment: \$40
Prescription Drugs Non-Preferred Provider benefits are provided on a reimbursement bases. Claim forms must be received within 90 days.	80% of Preferred Allowance for Covered Medical Expenses  Copayment: \$10  Deductible Waived	80% of Preferred Allowance for Covered Medical Expenses  Copayment: \$20 Generic  Copayment: \$40 Preferred Brand  Copayment: \$100 Brand  Copayment: \$100 Specialty Drug	80% of Usual and Reasonable Charge for Covered Medical Expenses Copayment: \$20 Generic  Copayment: \$40 Preferred Brand  Copayment: \$100 Brand  Copayment: \$100 Specialty Drug
Outpatient Miscellaneous Expense for services not otherwise covered but excluding surgery	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Home Health Care Expenses	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Hospice Care Coverage	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Private Duty Nursing by a Registered Nurse	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Mental Health Disorder Benefit	N/A	Same as any other Covered Sickness	Same as any other Covered Sickness
Substance Use Disorder Benefit	N/A	Same as any other Covered Sickness	Same as any other Covered Sickness

<b>Other Benefits</b>			
Allergy Testing	100% of Preferred Allowance for Covered Medical Expenses  Copayment: \$20  Deductible Waived	80% of Preferred Allowance for Covered Medical Expenses  Copayment: \$25	70% of Usual and Reasonable Charge for Covered Medical Expenses  Copayment: \$40
Allergy Injections/Treatment	100% of Preferred Allowance for Covered Medical Expenses  Deductible Waived	80% of Preferred Allowance for Covered Medical Expenses  Copayment: \$25	70% of Usual and Reasonable Charge for Covered Medical Expenses  Copayment: \$40
Ambulance Service	N/A	80% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Braces and Appliances	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Durable Medical Equipment - Includes Prosthetic Devices	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Maternity Benefit	N/A	Same as any other Covered Sickness	
Routine Newborn Care	N/A	Same as any other Covered Sickness	
Nutritional Counseling	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Consultant/Specialist Physician Services	N/A	80% of Preferred Allowance for Covered Medical Expenses  Copayment: \$25	70% of Usual and Reasonable Charge for Covered Medical Expenses  Copayment: \$40
Covered Clinical Trials	N/A	Same as any other Covered Sickness, subject to the limitations described in the Benefit	

Accidental Injury Dental Treatment Insured Person's over age 18	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Non-emergency Care While Traveling Outside of the United States	80% of Usual and Reasonable Charge for Covered Medical Expenses		
Medical Evacuation Expense	100% Usual and Reasonable Charge for Covered Medical Expenses		
Repatriation Expense	100% Usual and Reasonable Charge for Covered Medical Expenses		
Pediatric Dental Care Benefit Preventive Dental Care Limited to 1 dental exams every 6 months  <i>The benefit payable amount for the following services is different from the benefit payable amount for Preventive Dental Care:</i> Emergency Dental  Routine Dental Care  Endodontic Services  Prosthetic Services  Medically Necessary Orthodontic Care	N/A	See Benefit for limitations 100% of Usual and Reasonable Charge for Preventive Dental Care  50% Usual and Reasonable  50% Usual and Reasonable  50% Usual and Reasonable  50% Usual and Reasonable  50% Usual and Reasonable	See Benefit for limitations 100% of the Usual and Reasonable Charge for Preventive Services  50% Usual and Reasonable  50% Usual and Reasonable  50% Usual and Reasonable  50% Usual and Reasonable
Dental Care Benefit Preventive Dental Care Limited to 1 dental exams every 6 months  <i>The benefit payable amount for the following services is different from the benefit payable amount for Preventive Dental Care:</i>  Routine Dental Care	N/A	See Benefit for limitations 100% of Usual and Reasonable Charge for Preventive Dental Care  80% Usual and Reasonable	See Benefit for limitations 100% of the Usual and Reasonable Charge for Preventive Services  80% Usual and Reasonable

Pediatric Vision Care Benefit Limited to 1 visit(s) per Policy Year and 1 pair of prescribed lenses and frames per Policy Year	N/A	100% of Usual and Reasonable Charge for Covered Medical Expenses	100% of Usual and Reasonable Charge for Covered Medical Expenses
Adult Vision Care (age 19 and older) Routine Eye Exam once every 12 months and 1 pair of prescribed lenses and frames or contact lenses in lieu of frames and lenses per Policy Year	N/A	100% of Usual and Reasonable Charge for Covered Medical Expenses  Copayment: \$20	100% of Usual and Reasonable Charge for Covered Medical Expenses  Copayment: \$20
Chiropractic Care Benefit	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Organ Transplant Surgery	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Dialysis Care	N/A	80% of Preferred Allowance for Covered Medical Expenses  Copayment: \$25	70% of Usual and Reasonable Charge for Covered Medical Expenses Copayment: \$40
Chemotherapy and Radiation Therapy	N/A	80% of Preferred Allowance for Covered Medical Expenses	70% of Usual and Reasonable Charge for Covered Medical Expenses
Wellness Services (not otherwise covered under Preventive Services).	100% of Preferred Allowance for Covered Medical Expenses  Deductible Waived	100% of Preferred Allowance for Covered Medical Expenses  Deductible Waived	70% of Usual and Reasonable Charge for Covered Medical Expenses  Deductible Waived
Tuberculosis(TB) screening, Titers, Quantiferon B tests including shots (other than covered under Preventive Services)	100% of Preferred Allowance for Covered Medical Expenses  Deductible Waived	100% of Preferred Allowance for Covered Medical Expenses  Deductible Waived	70% of Usual and Reasonable Charge for Covered Medical Expenses  Deductible Waived
Sickness Dental Expense for Insured Person's over age 18 Subject to \$1,000 per tooth maximum per Policy Year	N/A	80% of Usual and Reasonable Charge for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Diagnostic Testing for Attention Disorders and Learning Disabilities Expense.	100% of Preferred Allowance for Covered Medical Expenses  Deductible Waived	100% of Preferred Allowance for Covered Medical Expenses  Deductible Waived	70% of Usual and Reasonable Charge for Covered Medical Expenses  Deductible Waived

Mandated Benefits	
Autism Spectrum Disorder	Same as any other Covered Sickness, subject to the limitations described in the benefit
Cancer Diagnosis Coverage	Same as any other Preventive Service
Cleft Lip and Palate Coverage	Same as any other Covered Sickness
Diabetes Coverage	Same as any other Covered Sickness
Mastectomy Coverage	Same as any other Covered Sickness

## Medical Evacuation and Repatriation

The maximum combined benefit for Medical Evacuation and Repatriation is shown in the Schedule of Benefits.

### **Medical Evacuation Expense** – If:

- a. An Insured Person is unable to continue his or her academic program as the result of a Covered Injury or Covered Sickness;
- b. That occurs while he or she is covered under the policy,

We will pay the necessary Usual and Reasonable charges for evacuation to another medical facility or the Insured Person’s Home Country. Benefits will not exceed the specified benefit shown in the Schedule of Benefits.

Payment of this benefit is subject to the following conditions:

- a. The Insured Person must have been in a Hospital due to a Covered Injury or Covered Sickness for a confinement of five or more consecutive days immediately prior to medical evacuation;
- b. Prior to the medical evacuation occurring, the attending Physician must have recommended and We must have approved the medical evacuation;
- c. We must approve the Usual and Reasonable Expenses incurred prior to the medical evacuation occurring, if applicable;
- d. No benefits are payable for Usual and Reasonable Expenses after the date the Insured Person’s insurance terminates. However, if on the date of termination, the Insured Person is in the Hospital, this benefit continues in force until the earlier of the date the confinement ends or 31 days after the date of termination;
- e. Evacuation of the Insured Person to his or her Home Country terminates any further insurance under the Policy for the Insured Person; and
- f. Transportation must be by the most direct and economical route.

**Repatriation Expense-** If the Insured Person dies while he or she is covered under the policy, We will pay a benefit. The benefit will be the necessary Usual and Reasonable charges for preparation, including cremation, and transportation of the remains to the Insured Person’s place of residence in his or her Home Country. Benefits will not exceed the specified benefit shown in the Schedule of Benefits.

## Exclusions

**Exclusion Disclaimer:** Any exclusion in conflict with the Patient Protection and Affordable Care Act will be administered to comply with the requirements of the Act.

The Policy does not cover loss nor provide benefits for any of the following, except as otherwise provided by the benefits of the Policy and as shown in the Schedule of Benefits.

1. **International Students Only** - Eligible expenses within the Insured Person’s Home Country or country of origin that would be payable or medical Treatment that is available under any governmental or national health plan for which the Insured Person could be eligible.
2. medical services rendered by provider employed for or contracted with the School, including team physicians or trainers, except as specifically provided in the Schedule of Benefits.
3. professional services rendered by an Immediate Family Member or any who lives with the Insured Person.

4. weak, strained or flat feet, corns, calluses ingrown toenails.
6. diagnostic or surgical procedures in connection with infertility unless such infertility is a result of a Covered Injury or Covered Sickness.
7. Treatment or removal of nonmalignant moles warts, boils, acne.
8. expenses covered under any Workers' Compensation, occupational benefits plan, mandatory automobile no-fault plan, public assistance program or government plan, except Medicaid.
9. charges of an institution, health service or infirmary for whose services payment is not required in the absence of insurance or services provided by Student Health Fees.
10. any expenses in excess of Usual and Reasonable charges except as provided in the policy.
11. loss incurred as the result of riding as a passenger or otherwise (including skydiving) in a vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a scheduled airline maintaining regular published schedules on a regularly established route anywhere in the world.
12. loss resulting from war or any act of war, whether declared or not, or loss sustained while in the armed forces of any country or international authority, unless indicated otherwise on the Schedule of Benefits.
13. loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any Intercollegiate sports;
14. Loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any professional sport;
15. Treatment, services, supplies or facilities in a Hospital owned or operated by the Veterans Administration or a national government or any of its agencies, except when a charge is made which the Insured Person is required to pay.
16. services that are duplicated when provided by both a certified Nurse-midwife and a Physician.
17. expenses payable under any prior Policy which was in force for the person making the claim.
18. Injury sustained as the result of the Insured Person's operation of a motor vehicle while not properly licensed to do so in the jurisdiction in which the motor vehicle accident takes place.
19. expenses incurred after:
  - o The date insurance terminates as to the Insured Person; and
  - o The end of the Policy Year specified in the Benefit Schedule.
20. Elective Surgery or Treatment unless such coverage is otherwise specifically covered under the policy.
21. charges incurred for acupuncture in any form, except to the extent provided in the Schedule of Benefits.
22. expenses for weight increase or reduction, and hair growth or removal unless otherwise specifically covered under the policy.
23. expenses for radial keratotomy, or hearing aids, except as required for repair caused by a Covered Injury or as provided under the Pediatric Vision Care Benefit.
24. racing or speed contests, skin diving, or sky diving, mountaineering (where ropes or guides are customarily used), ultra-light aircraft, parasailing, sail planing, hang gliding, bungee jumping, travel in or on ATV's (all terrain or similar type vehicles) or other hazardous sport or hobby.
25. expenses incurred for Plastic or Cosmetic Surgery, unless they result directly from a Covered Injury that necessitates medical Treatment within 24 hours of the Accident or results from Reconstructive Surgery.
  - o For the purposes of this provision, **Reconstructive Surgery** means surgery performed to correct or repair abnormal structures of the body caused by congenital defects, developmental abnormalities, trauma, infection, tumors or disease to either improve function or to create a normal appearance, to the extent possible.
  - o For the purposes of this provision, **Plastic or Cosmetic Surgery** means surgery that is performed to alter or reshape normal structures of the body in order to improve the patient's appearance or alter their personal concept of body image.
26. an Insured Person's:
  - o committing or attempting to commit a felony,
  - o being engaged in an illegal occupation, or
  - o participation in a riot.
27. elective abortions.
28. Custodial Care service and supplies.
29. expenses that are not recommended and approved by a Physician.
30. sexual reassignment surgery, except as provided when Medically Necessary or when Treatment is covered under the policy. This exclusion does not include related mental health counseling.
31. cosmetic procedures related to Gender Dysphoria including but not limited to rhinoplasty, face lift, facial

- bone reduction, lip enhancement or reduction, blepharoplasty, breast augmentation, body contouring, reduction thyroid chondroplasty, hair removal, voice modification surgery, skin resurfacing, chin implants, nose implants.
32. routine harvesting and storage of stem cells from newborn cord blood.
  33. Under the Prescription Drug Benefit shown in the Schedule of Benefits, any drug or medicine:
    - obtainable Over the Counter (OTC) unless Medically Necessary, except as specifically provided under Preventive Care;
    - for the Treatment of alopecia (hair loss) or hirsutism (hair removal);
    - for the purpose of weight control;
    - anabolic steroids for body building;
    - growth hormones;
    - sexual enhancement drugs;
    - cosmetic, including but not limited to, the removal of wrinkles or other natural skin blemishes due to aging or physical maturation, or Treatment of acne the policy;
    - Treatment of nail (toe or finger) fungus;
    - refills in excess of the number specified or dispensed after one (1) year of date of the prescription;
    - for an amount that exceeds a 30 day supply;
    - drugs labeled, "Caution – limited by federal law to Investigational use" or Experimental Drugs;
    - purchased after coverage under the policy terminates;
    - consumed or administered at the place where it is dispensed;
    - if the FDA determines that the drug is: contraindicated for the Treatment of the condition for which the drug was prescribed; or Experimental for any reason.
  34. non-chemical addictions.
  35. non-physical, occupational, speech therapies (art, dance, etc.).
  36. modifications made to dwellings.
  37. general fitness, exercise programs.
  38. vitamins, minerals, food supplements.
  39. obesity Treatment.
  40. hypnosis.
  41. rolfing.
  42. biofeedback
  43. hyperhidrosis.

## Third Party Refund

When:

1. an Insured Person is injured through the negligent act or omission of another person (the "third party"); and
2. benefits are paid under the Policy as a result of that Injury,

We are entitled to a refund by the Insured Person of all Policy benefits paid as a result of the Injury.

The refund must be made to the extent that the Insured Person receives payment for the Injury from the third party or that third party's insurance carrier. We may file a lien against that third-party payment. Reasonable pro rata charges, such as legal fees and court costs, may be deducted from the refund made to Us. The Insured Person must complete and return the required forms to Us upon request.

## Coordination of Benefits

The Coordination of Benefits ("COB") provision applies when a person has health care coverage under more than one Plan.

The order of benefit determination rules govern the order in which each Plan will pay a claim for benefits. The Plan that pays first is called the Primary plan. The Primary plan must pay benefits in accordance with its policy terms without regard to the possibility that another Plan may cover some expenses. The Plan that pays after the Primary plan is the Secondary plan. The Secondary plan may reduce the benefits it pays so that payments from all Plans does not exceed 100% of the total Allowable expense.



## Right of Recovery

If the amount of payments made by Consolidated Health Plans is more than it should have paid under this COB provision, it may recover the excess from one or more of the persons it has paid or for whom it has paid, or any other person or organization that may be responsible for the benefits or services provided for the covered person. The “amount of the payments made” includes the reasonable cash value of any benefits provided in the form of services.

## Claim Procedures

### In the event of either an Injury or a Sickness:

1. Report to a Physician, Hospital or the School’s Student Health Services.
2. Written notice of a claim must be submitted to the address below within 90 days after the date of Injury or commencement of Sickness covered by the Policy, or as soon thereafter as is reasonably possible.
3. Mail to the address below all medical and hospital bills along with the patient's name and insured student's name, address, Social Security number or student ID number and name of the University under which the student is insured. A Company claim form is not required for filing a claim.  
Bills should be received by the Company within 90 days of service. Bills submitted after one year will not be considered for payment except in the absence of legal capacity.

**CIGNA**  
**PO Box 188061**  
**Chattanooga, TN 37422 – 8061**  
 Electronic Payor ID: 62308

For information about the Cigna Prescription Drug Program please visit [www.cigna.com](http://www.cigna.com).

## Claim Appeal Process

A written appeal for a first level review, along with any additional information or comments, must be sent within 180 days after notice of an Adverse Determination. The Insured Person does not have the right to attend, or have an authorized representative in attendance at the first level review. However, in preparing the appeal, the Insured Person or his or her authorized representative may:

- a. review all documents related to the claim and submit written comments and issues related to the denial; and
- b. submit written comments, documents, records or other materials related to the request for benefits for the reviewer(s) to consider.

We will provide the Insured Person with the contact person who is coordinating the first level review within 3 days of the date of receipt of the grievance.

Please submit all **Claim Appeal** requests to Consolidated Health Plans.

**Claims Administrator:**  
**CONSOLIDATED HEALTH PLANS**  
 2077 Roosevelt Avenue  
 Springfield, MA 01104  
 Toll Free (877) 657-5030  
[www.studentinsurance.com](http://www.studentinsurance.com)  
**Group Number: ST0094SH**

**This plan is underwritten by:**  
**Atlanta International Insurance Company**  
 Flushing, NY

**As Policy form: SC SHIP POL (2016)**

**For a copy of the Company's privacy notice you may go to:**

[www.studentinsurance.com/about/hipaa](http://www.studentinsurance.com/about/hipaa)

(Please indicate the school you attend with your written request)

or

Request one from the Health Office at your School

***Representations of the Plan must be approved by the Company.***

This is not the Policy. Rather, it is a brief description of the benefits and other provisions of the Policy. The Policy is governed by the laws and regulations of the state in which it is issued and is subject to any necessary State approvals. Any provisions of the Policy, as described in this brochure, that may be in conflict with the laws of the state where the school is located will be administered to conform with the requirements of that state's laws, including those relating to mandated benefits.

## Value Added Services

The following services are not part of the Plan Underwritten by Atlanta International Insurance Company. These value added options are provided by Consolidated Health Plans.

### **VISION DISCOUNT PROGRAM**

For Vision Discount Benefits please go to:

[www.studentinsurance.com](http://www.studentinsurance.com)

### **EMERGENCY MEDICAL AND TRAVEL ASSISTANCE**

Consolidated Health Plans provides access to a comprehensive program that will arrange emergency medical and travel assistance services, repatriation services and other travel assistance services when you are traveling. For general inquiries regarding the travel access assistance services coverage, please call Consolidated Health Plans at 1-877-657-5030. **If you are traveling and need assistance in North America, call the Assistance Center toll-free at: 877.305.1966 or if you are in a foreign country, call collect at: 715.295.9311.** When you call, please provide your name, school name, the group number shown on your ID card, and a description of your situation. If the condition is an emergency, you should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Assistance Center.

### **\*ASK MAYO CLINIC**

Students who enroll and maintain medical coverage in this insurance plan have access to a 24-hour nurse line administered by *Ask Mayo Clinic*. This program provides:

- Phone-based, reliable health information in response to health concerns and questions; and
- Assistance in decisions on the appropriate level of care for an injury or sickness.

Appropriate care may include self-care at home, a call to a physician, or a visit to the emergency room.

Calls are answered 24 hours a day, 365 days a year by experienced registered nurses who have been specifically trained to handle telephone health inquiries.

This program is not a substitute for doctor visits or emergency response systems. *Ask Mayo Clinic* does not answer health plan benefit questions. Health benefit questions should be referred to the Plan Administrator. The *Ask Mayo Clinic* 24-hour nurse line toll free number will be on the ID card.



Your out-of-pocket costs may be lower when you utilize Cigna PPO Providers. For a listing of Cigna PPO Providers, go to [www.cigna.com](http://www.cigna.com) or contact Consolidated Health Plans toll-free at (877) 657-5030, or [www.studentinsurance.com](http://www.studentinsurance.com) for assistance.