



Student Health Insurance Plan

Plan Year
18/19

Designed Exclusively for the International Students of:

University of Wisconsin River Falls

("the Policyholder")

2018 - 2019

Underwritten by:

Commercial Casualty Insurance Company
Fort Wayne, IN
("the Company")

Policy Number: CCIC1819WISHIP46

Group Number: ST0958SH

Effective: 8/5/2018 - 8/4/2019



Administered by:

Consolidated Health Plans
2077 Roosevelt Ave | Springfield, MA



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Where to Find Help

For Questions About:	Please Contact:
Enrolling in the plan as OPT student	Student Assurance Services, Inc. dianam@sas-mn.com (800) 328-2739
Enrolling my F-1 or J-1 dependent in the plan (Student/scholar must be enrolled in the plan)	UW River Falls Office of International Education
Insurance Benefits Claim Processing	Consolidated Health Plans (CHP) (877) 657-5030 www.chpstudenthealth.com Email: customerservice@chpemail.com
Preferred PPO Provider Listings	Consolidated Health Plans or www.cigna.com
Prescription Drug Providers	Cigna Pharmacy Network www.cigna.com

Am I Eligible?

All registered International students, scholars, ESL students, international faculty, students on OPT status, and visiting international high school students, holding F-1, J-1 and J-2 visas are eligible to enroll in this insurance plan. Dependents of eligible students or scholars may also enroll in this plan.

Students who are F-1, J-1 and J-2 visa holders (except OPT students) are required to enroll in this plan unless they present evidence of comparable ACA-compliant coverage satisfactory to the University and apply for a waiver under the following waiver approved plans: Master of Engineering On-line Program, KAUST Gifted Student Program, Royal Thai Embassy (OEA), Saudi Arabia Cultural Mission (SACM), Norwegian National Insurance Scheme (HELCO), University of Southampton (stays of less than 12 months), Malaysian Government (Public Service Department/JPA only, or Student Scholarship Program (SSP) of SABIC.

Any student withdrawing from the College during the first 31 days after the Effective Date of coverage shall not be covered under the insurance plan. A full refund of premium will be made, minus the cost of any claim benefits paid by the Certificate. Students who graduate or withdraw from the College after 31 days, whether involuntarily or voluntarily, will remain covered under the Certificate for the term purchased and no refund will be allowed.

Students withdrawing due to a medical withdrawal due to a Sickness or Injury, must submit documentation or certification of the medical withdrawal to Us at least 30 days prior to the medical leave of absence from the school, if the medical reason for the absence and the absence are foreseeable, or 30 days after the date of the medical leave from school. Students will remain covered under the Certificate for the term purchased and no refund will be allowed.

All International Students and Scholars are required to have a J-1, F-1 Visa and dependents have a J-2 or F-2 Visa to be eligible for this insurance plan.

We maintain the right to investigate eligibility status and attendance records to verify that the Certificate eligibility requirements have been met. If We discover that the Certificate eligibility requirements have not been met, Our only obligation is refund of premium less any claims paid.

Eligibility requirements must be met each time Premium is paid to renew Coverage.

Who is Eligible

All registered International students and Scholars taking unlimited credits are required to have health insurance coverage, either through this Student Health Insurance Plan or through another individual or family plan. Students are automatically enrolled in the Student Health Insurance Plan unless proof of comparable coverage is provided by completing the waiver.

Who is not Eligible

The following students are not eligible to enroll in the insurance plan:

- students enrolled exclusively in online courses or whose enrollment consists entirely of short-term courses;
- students taking distance learning, home study, correspondence, television courses, or courses taken for audit do not fulfill the eligibility requirements that the student actively attend classes. The online restriction does not apply to students who are completing their degree requirements while engaged in practical training.

Coverage for Dependents

Eligible individuals may also insure their eligible dependents by contacting the Office of International Education. They will be enrolled for the same term of coverage for which the Insured Student enrolls. Dependents of an **Eligible International Student or Scholars** must possess a valid passport and a proper Visa (either an F-2, J-2 or M-2 visa).

Special Enrollment - Qualifying Life Event

You, and Your Spouse or Child can also enroll for coverage within 60 days of the loss of coverage in a health plan if coverage was terminated because You, Your Spouse or Child are no longer eligible for coverage under the other health plan due to:

1. Termination of employment;
2. Termination of the other health plan;
3. Death of the Spouse;
4. Legal separation, divorce or annulment;
5. Reduction of hours of employment;
6. Employer contributions toward a health plan were terminated for You or Your Dependent's Coverage; or
7. A Child no longer qualifies for coverage as a Child under the other health plan.

You, Your Spouse or Child can also enroll 60 days from exhaustion of Your COBRA or continuation coverage or if You gain a Dependent or become a Dependent through marriage, birth, adoption or placement for adoption.

We must receive notice and Premium payment within 60 days of the loss of coverage. The effective date of Your coverage will depend on when We receive proof of Your loss of coverage under another health plan and appropriate premium payment. Your coverage shall take effect on the latest of the following dates: (1) this Policy Effective Date; (2) the day after the date for which you lose your coverage providing premium for Your coverage has been paid; (3) the date the Policyholder's term of coverage begins; or (4) the date You become a member of an eligible class of persons.

In addition, You, and Your Spouse or Child, can also enroll for coverage within 60 days of the occurrence of one of the following events:

1. You or Your Spouse or Child lose eligibility for Medicaid or a state child health plan.
2. You or Your Spouse or Child become eligible for Medicaid or a state child health plan.

Make your elections by contacting Student Assurance Services at 1-800-328-2739 to request an Enrollment form.

Effective Dates & Costs

All time periods begin at 12:00 A.M. local time and end at 11:59 P.M. local time at the Policyholder's address.

Coverage Period	Coverage Start Date	Coverage End Date
Annual	08/05/2018	08/04/2019
Fall	08/05/2018	01/19/2019
Spring/Summer	01/20/2019	08/04/2019
Summer	06/09/2019	08/04/2019

Rates for International Students and Scholars
Dependent rates are in addition to the student rate.

	Annual 8/5/18-8/4/19	Fall 8/5/18-1/19/19	Spring/Summer 1/20/19-8/4/19	Summer 6/9/19-8/4/19
Student*	\$1,541	\$723	\$844	\$263
Spouse*	\$ 1,541	\$723	\$844	\$263
Each Child*	\$ 1,541	\$723	\$844	\$263
3 or more Children*	\$ 4,623	\$2,169	\$2,532	\$789

**The above rates include an administrative service fee*

Effective Dates: Insurance under the Certificate 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;
5. For International Students or scholars, the date the Insured Person departs his or her Home Country to travel to the Country of Assignment. The scheduled arrival in the Country of Assignment must be not more than 48 hours later than the departure from the Home Country.

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 Your enrollment in the School's insurance plan; or
4. The Policy Effective Date.

The enrollment Period will run from the start of the quarter or semester for which coverage is desired.

Termination of Benefits

Termination Dates: Your insurance will terminate on the earliest of:

1. The date the Certificate terminates for all Insured Persons; or
2. The end of the period of coverage for which premium has been paid; or

3. The date You cease to be eligible for the insurance; or
4. The date You enter military service or
5. For International Students or Scholars, the date they cease to meet Visa requirements; or
6. For International Students or Scholars, the date they depart the Country of Assignment for his/her Home Country (except for scheduled school breaks); or
7. On any premium due date the Policyholder fails to pay the required premium for You except as the result of an inadvertent error and subject to any Grace Period provision.

Termination by Us:

We may end Your coverage under the Certificate if You make any intentional misrepresentation of a material fact in writing on Your application for insurance. We will terminate coverage if the facts misrepresented would have led Us to refuse to issue the coverage. Termination of Your coverage will have a retroactive effect of up to Your effective date of enrollment under the Certificate.

Refund of Premium

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-one (31) 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 (less any claims paid) will be made for such person upon written request received by Us within 90 days of withdrawal from school.
3. For International Students and Scholars and/or their covered Dependents. We will refund a pro rata portion of the premium actually paid (less any claims paid) for any individual who:
 - o Withdraws from School during their first semester; and
 - o Returns to their Home Country.

A written request must be sent to us within 60 days of such departure.

No other refunds will be allowed.

Extension of Benefits

Coverage under this Certificate ceases on the Termination Date. However, coverage for You will be extended as follows:

1. If You are Hospital Confined for Covered Injury or Covered Sickness on the date Your insurance terminates, we will continue to pay benefits for up to 90 days from the Termination Date while such Confinement continues; or
2. If You are Totally Disabled due to Covered Injury or Covered Sickness, the coverage for that condition will be extended for up to 90 days from the Termination Date.
3. A Dependent child who is a full-time student, may be eligible for up to twelve (12) months of extended coverage. The Dependent child would need to be on a Medically Necessary Leave of Absence from their own school as certified by their attending Physician. The premium charged for the Dependent's extended coverage will not exceed the premium that would have otherwise been charged by the Policyholder for that same time frame. Eligible Students must maintain insurance with the Policyholder for their Dependent to be eligible for this extension of coverage. At no time, will coverage continue beyond the date or age at which coverage would otherwise terminate.

Dependents that are newly acquired during Your Extension of Benefits period are not eligible for benefits under this provision.

Definitions

These are key words used in the Certificate. They are used to describe the Policyholder's rights as well as Ours. Reference should be made to these words as the Certificate 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 ground, air or water 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 Prescription Drug means a Prescription Drug whose manufacture and sale is controlled by a single company as a result of a patent or similar right. Refer to the Formulary for the tier status.

Certificate: The Certificate issued by Us, including the Schedule of Benefits and any attached riders.

Coinsurance means the percentage of Covered Medical Expenses that We pay. The Coinsurance percentage 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 You must pay for specified Covered 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/Injury means a bodily injury due to an unforeseeable, external event which results independently of disease, bodily infirmity or any other cause. 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 Medically Necessary 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 Your Certificate is in force, 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 Your normal function of mind or body and which is not the direct result of an Injury 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 Certificate. The amount of the Deductible, if any, 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; and
4. An Insured Student's grandchild until such grandchild has reached age 18.

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 You;
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 Your 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 You;
3. Health exercise equipment; and
4. Equipment that may increase the value of Your residence.

Effective Date means the date coverage becomes effective.

Elective Surgery or Elective Treatment means those health care services or supplies not medically necessary for the care and treatment of a Covered Injury or Covered Sickness. Elective surgery does not include Plastic, Cosmetic, or Reconstructive Surgery required to correct an abnormality caused by a Covered Injury or Covered Sickness.

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/Investigational means the drug, device, Treatment, service or supply has, at the time We make a determination regarding coverage in a particular case, been determined to be any of the following:

- Not approved by the U.S. Food and Drug Administration (FDA) to be lawfully marketed for the proposed use and not identified in the American Hospital Formulary Service or the United States Pharmacopoeia Dispensing Information as appropriate for the proposed use.
- Subject to review and approval by any institutional review board for the proposed use. (Devices which are FDA approved under the Humanitarian Use Device exemption are not considered to be Experimental or Investigational.)
- The subject of an ongoing clinical trial that meets the definition of a Phase I, II or III clinical trial set forth in the FDA regulations, regardless of whether the trial is actually subject to FDA oversight.

Exceptions:

- Clinical trials for which benefits are available as described under Covered Clinical Trials.
- If You are not a participant in a qualifying clinical trial, as described under Covered Clinical Trials, and have a Sickness or condition that is likely to cause death within one year of the request for Treatment We may, in our discretion, consider an otherwise Experimental or Investigational service to be a Covered Medical Expense for that Sickness or condition. Prior to such a consideration, We must first establish that there is sufficient evidence to conclude that, albeit unproven, the service has significant potential as an effective Treatment for that Sickness or condition.

For further explanation, see definition of 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 indicates the type of drug and tier status.

Gender Dysphoria means a conflict between Your physical gender and the gender with which You identify. The identity conflict must continue over at least 6 months and You must meet the definition of Gender Dysphoria as described by the American Psychiatric Association.

Generic Prescription Drug means any Prescription Drug that is not a Brand-Name Prescription Drug. Refer to the Formulary for the tier status.

Habilitation/Habilitative Services means health care services that help You keep, learn, or improve skills and functions for daily living. Examples include therapy for a Child who isn't walking or talking at the expected age. These services may include physical and occupational therapy, speech-language pathology and other services for people with disabilities in a variety of inpatient and/or outpatient settings.

Home Country means Your country of citizenship. If You have dual citizenship, Your Home Country is the country of the passport You used to enter the United States. Your Home Country is considered the Home Country for any dependent of Yours while insured under the Certificate.

Home Health Care Agency means an agency that:

1. is constituted, licensed and operated under the provision of Title XVIII of the Federal Social Security Act, or qualified to be so operated if application was made, and certified by the jurisdiction in which the Home Health Care plan is established; and
2. is engaged primarily in providing skilled nursing facility services and other therapeutic services in the Insured Person's Home under the supervision of a Physician or a Nurse; and
3. maintains clinical records on all patients.

Home Health Care means the continued care and treatment of an Insured Person if:

1. institutionalization of the Insured Person would have been required if Home Health Care was not provided; and
2. the Insured Person's physician establishes and approves in writing the plan of treatment covering the Home Health Care service; and
3. Home Health Care is provided by:
 - a. a Hospital that has a valid operating certificate and is certified to provide Home Health Care services; or
 - b. a public or private health service or agency that is licensed as a Home Health Agency under title 19, subtitle 4 of the General Health Article to provide coordinated Home Health Care.

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: 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 You and Your spouse or the parent, child, brother or sister of You or Your spouse.

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

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

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 as a student or in educational research activities through the Policyholder.

In so far as the Certificate 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 Certificate.

Medically Necessary or **Medical Necessity** means health care services or supplies provided by a Hospital or Physician for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, condition, 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, condition, disease or its symptoms; 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, condition, disease or symptoms.

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 are Physicians, Hospitals and other healthcare providers who have not agreed to any pre-arranged fee schedules.

Non-Preferred Drug means a drug that makes up the formulary drug list and may have a higher out-of-pocket cost.

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 Your home or is not related to You 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 You will pay during a Policy Year before Your Coverage begins to pay 100% of the allowed amount. This limit will never include Premium, balance-billed charges or health care the Certificate does not cover. Your Non-Preferred Provider balance billing payments, or other non-covered expenses do not count toward this limit. There may also be certain non-Essential Health Benefits that do count toward the Out-of-Pocket Maximum. Please refer to the Schedule of Benefits for any non-Essential Health Benefits that do not count toward this maximum.

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 Certificate, 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.

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

Preferred 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.

Qualifying Life Event means an event that qualifies a Student to apply for coverage for him/herself or for the Insured Student's Dependent due to a Qualifying Life Event under the Certificate.

Rehabilitative services are health care services that help You keep, get back or improve skills and functioning for daily living that have been lost or impaired because You were sick, hurt or disabled. These services may include physical and occupational therapy, speech-language pathology and psychiatric rehabilitation services in a variety of inpatient and/or outpatient settings.

Reservist means a member of a reserve component of the Armed Forces of the United States. Reservists also includes 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.

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.

Telemedicine means the practice of health care delivery, diagnosis, consultation, Treatment, transfer of medical data, and education using interactive audio, video, or data communications involving a real time (synchronous) or near real time (asynchronous) two-way transfer of medical data and information. Neither a telephone conversation nor an electronic mail message between a Physician and Insured Person constitutes "Telemedicine".

Total Disability or Totally Disabled, as it applies to the Extension of Benefits provision, means:

- 1) With respect to an Insured Person, who otherwise would be employed:
 - a) His or her complete inability to perform all the substantial and material duties of his or her regular occupation;
 - b) With care and Treatment by a Physician for the Covered Injury or Covered Sickness caused the inability.
- 2) With respect to an Insured Person who is not otherwise employed:
 - a) His or her inability to engage in the normal activities of a person of like age and sex; with
 - b) Care and Treatment by a Physician for the Covered Injury or Covered Sickness causing the inability; or
 - c) His or her Hospital Confinement or home Confinement at the direction of his or her Physician due to a Covered Injury or a Covered Sickness, except for visits to receive medical Treatment.

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 average 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.

You, or Your(s) means an Insured Person, Insured Student, or Dependent of an Insured Student while insured under the Certificate.

Visa 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 or Scholar 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 Commercial Casualty Insurance Company or its authorized agent. Also referred to as the Company.

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, or contact Consolidated Health Plans toll-free at (877) 657-5030, or www.chpstudenthealth.com for assistance.

Benefit Payments for Preferred Providers and Non-Preferred Providers

The Certificate provides benefits based on the type of health care provider You and Your Covered Dependent selects. The Certificate 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

You are responsible for calling Us at the phone number found on the back of Your ID card and starting the Pre-Certification process. For Inpatient services or surgery, the call should be made at least 5 working days prior to Hospital Confinement or surgery.

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;
3. Surgery.

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

Additionally, no authorization requirement will apply to obstetrical or gynecological care provided by in-network providers.

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

Your 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;
3. For any other covered services requiring Pre-Certification, We will contact the Provider in writing or by telephone regarding Our decision.

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 You have any questions about Your Pre-Certification status, You should contact Your 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. Benefits are paid at 80% of the Usual and Reasonable charge.

Deductible:	Preferred Provider	Individual:	\$0
	Non-Preferred Provider	Individual:	\$0

Out-of-Pocket Maximum:

Preferred Provider:	Individual:	\$3,000
	Family:	\$6,000
Non-Preferred Provider:	Individual:	\$10,000

Coinsurance Amount:

Preferred Provider: 100% of the Preferred Allowance (PA) for Covered Medical Expenses unless otherwise stated below.

Non-Preferred Provider: 80% of the Usual and Reasonable (U&R) charge for Covered Medical Expenses unless otherwise stated below.

Student Health Center 100% of Usual and Reasonable (U&R)

Benefit Payment for Preferred Providers and Non-Preferred Providers

The Certificate provides benefits based on the type of health care provider selected. The Certificate 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 Preferred Provider in Your area, consult Your Provider Directory or call toll free 877-657-5030 or visit Our website at www.cigna.com.

THE COVERED MEDICAL EXPENSE FOR AN ISSUED CERTIFICATE 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.
4. UNLESS OTHERWISE SPECIFIED BELOW THE MEDICAL PLAN DEDUCTIBLE WILL ALWAYS APPLY.

BENEFITS FOR COVERED INJURY/SICKNESS	PREFERRED PROVIDER	NON-PREFERRED PROVIDER
Hospital Room & Board Expenses and miscellaneous services and supplies. Subject to Semi-Private room rate unless intensive care unit is required. Pre-Certification required	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Preadmission Testing	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Physician's Visits while Confined	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses

Inpatient Surgery:		
Surgeon Services	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Anesthetist	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Assistant Surgeon Pre-Certification required	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Registered Nurse Services for private duty nursing while Confined Pre-Certification required	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Physical Therapy (inpatient) Pre-Certification required	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Skilled Nursing Facility Expense Benefit Pre-Certification required	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Mental Health Disorder Benefit	Same as any other Covered Sickness	
Substance Use Disorder Benefit	Same as any other Covered Sickness	
Outpatient Benefits		
Outpatient Surgery:		
Surgeon Services	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Anesthetist	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Assistant Surgeon	100% of Preferred Allowance for Covered Medical Expenses	80% 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	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses

<p>Rehabilitative Therapy including cardiac rehabilitation, pulmonary rehabilitation, Physical Therapy, occupational therapy and speech therapy</p> <p>Cardiac Therapy limited to 36 visits per Policy Year</p> <p>Physical Therapy and Occupational therapy subject to 40 visits for each therapy per Policy Year</p> <p>Speech Therapy limited to 30 visits per Policy Year</p>	<p>100% of Preferred Allowance for Covered Medical Expenses</p>	<p>80% of Usual and Reasonable Charge for Covered Medical Expenses</p>
<p>Habilitative Therapy Physical Therapy and Occupational therapy subject to 40 visits for each therapy per Policy Year</p> <p>Speech Therapy limited to 30 visits per Policy Year</p>	<p>100% of Preferred Allowance for Covered Medical Expenses</p>	<p>80% of Usual and Reasonable Charge for Covered Medical Expenses</p>
<p>Emergency Services Expenses</p>	<p>100% of Preferred Allowance for Covered Medical Expenses Copayment: \$100 Copayment waived if admitted</p>	<p>100% of Usual and Reasonable Charge for Covered Medical Expenses Copayment: \$100 Copayment waived if admitted</p>
<p>In Office Physician's Visits</p>	<p>100% of Preferred Allowance for Covered Medical Expenses Copayment: \$25</p>	<p>80% of Usual and Reasonable Charge for Covered Medical Expenses Copayment: \$25</p>
<p>Urgent Care Centers or Facilities</p>	<p>100% of Preferred Allowance for Covered Medical Expenses Copayment: \$50</p>	<p>80% of Usual and Reasonable Charge for Covered Medical Expenses Copayment: \$50</p>
<p>Outpatient Facility Fee</p>	<p>100% of Preferred Allowance for Covered Medical Expenses</p>	<p>80% 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>80% of Usual and Reasonable Charge for Covered Medical Expenses</p>
<p>CT Scan, MRI and/or PET Scans</p>	<p>100% of Preferred Allowance for Covered Medical Expenses</p>	<p>80% of Usual and Reasonable Charge for Covered Medical Expenses</p>
<p>Laboratory Procedures (Outpatient)</p>	<p>100% of Preferred Allowance for Covered Medical Expenses</p>	<p>80% of Usual and Reasonable Charge for Covered Medical Expenses</p>
<p>Prescription Drugs Retail Pharmacy No cost sharing applies to ACA Preventive Care medications filled at a participating network pharmacy or Student Health Center.</p>		
<p>TIER 1 Generic</p>	<p>100% of Preferred Allowance for Covered Medical Expenses after copayment Copayment: \$15</p>	<p>Not Covered</p>
<p>TIER 2 Preferred Drug</p>	<p>100% of Preferred Allowance for Covered Medical Expenses after copayment Copayment: \$30</p>	<p>Not Covered</p>

TIER 3 Non-Preferred Drug	100% of Preferred Allowance for Covered Medical Expenses after copayment Copayment: \$50	Not Covered
Specialty Prescription Drugs		
TIER 4 Specialty Prescription Drug	100% of Preferred Allowance for Covered Medical Expenses after copayment Copayment: \$50	Not Covered
Outpatient Miscellaneous Expense for services not otherwise covered but excluding surgery	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Home Health Care Expenses	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Hospice Care Coverage	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Mental Health Disorder Benefit	Same as any other Covered Sickness	
Substance Use Disorder Benefit	Same as any other Covered Sickness	
Other Benefits		
Ambulance Service ground and/or air, water transportation	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Braces and Appliances	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Durable Medical Equipment	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Dialysis Treatment	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Maternity Benefit	Same as any other Covered Sickness	
Routine Newborn Care	Same as any other Covered Sickness	
Consultant/Specialist Physician Services when requested by the attending Physician	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Covered Clinical Trials	Same as any other Covered Sickness	
Accidental Injury Dental Treatment Subject \$900 per tooth maximum \$3,000 per policy year	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Sports Accident Expense - incurred as the result of the play or practice of Intercollegiate, intramural or club sports	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses

Non-emergency Care While Traveling Outside of the United States	50% of Usual and Reasonable Charge for Covered Medical Expenses	
Pediatric Dental Care Benefit (to the end of the month in which the Insured Person turns age 19) Preventive Dental Care Limited to 2 dental exams every 12 months The benefit payable amount for the following services is different from the benefit payable amount for Preventive Dental Care: Emergency Dental Routine Dental Care Endodontic Services Prosthodontic Services Medically Necessary Orthodontic Care	See Benefit for limitations 100% of Preferred Allowance 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 50% Usual and Reasonable
Pediatric Vision Care Benefit (to the end of the month in which the Insured Person turns age 19) Limited to 1 visit(s) per Policy Year and 1 pair of prescribed lenses and frames per Policy Year	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Adult Vision Care (age 19 and older) Routine Eye Exam once every 12 months	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Chiropractic Care Benefit Short-term therapy only	100% of Preferred Allowance for Covered Medical Expenses Copayment: \$25	80% of Usual and Reasonable Charge for Covered Medical Expenses Copayment: \$25
Organ Transplant - travel and lodging expenses a maximum of \$2,000 per Policy Year or \$250 per day, whichever is less while at the transplant facility.	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Chemotherapy and Radiation Therapy	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Infusion Therapy	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Treatment for Temporomandibular Joint (TMJ) Disorders	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses

Prosthetic Devices Benefits are limited to a single purchase of each type of prosthetic device every three years. This limit does not apply to items required by the Women's Health and Cancer Rights Act of 1998.	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Reconstructive Surgery	100% of Preferred Allowance for Covered Medical Expenses	80% of Usual and Reasonable Charge for Covered Medical Expenses
Mandated Benefits		
Autism Spectrum Disorder	Same as any other Covered Sickness, subject to the limitations described in the Benefit	
Breast Reconstruction	Same as any other Covered Sickness	
Cancer Clinical Trial	Same as any other Covered Sickness	
Colorectal Cancer Screening	Same as any other Covered Sickness, unless considered a Preventive Service	
Contraceptives and Services	Same as any other Covered Sickness, unless considered a Preventive Service	
Dental Anesthesia	Same as any other Covered Sickness, subject to the limitations described in the Benefit	
Diabetes Self-Management, Equipment & Supplies	Same as any other Covered Sickness, subject to the limitations described in the Benefit	
Hearing Aids, Cochlear Implants	Same as any other Covered Sickness, subject to the limitations described in the Benefit	
HIV Drugs	Same as any other Covered Sickness	
Kidney Disease Treatment	Same as any other Covered Sickness	
Lead Poisoning Screening	Same as any other Covered Sickness, unless considered a Preventive Service	
Mammogram	Same as any other Covered Sickness, unless considered a Preventive Service	

Exclusions and Limitations

Exclusion Disclaimer: Any exclusion in conflict with the Patient Protection and Affordable Care Act or any state-imposed requirements will be administered to comply with the requirements of the federal or state guideline, whichever is more favorable to You.

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

1. **International Students Only** - Eligible expenses within Your 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 You could be eligible.
2. Treatment, service or supply which is not Medically Necessary for the diagnosis, care or treatment of the Sickness or Injury involved. This applies even if they are prescribed, recommended or approved by the Student Health Center or by the person's attending physician or dentist.
3. 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 or as part of the Student Health Center benefits provided by this plan.
4. professional services rendered by an Immediate Family Member or anyone who lives with You.
5. weak, strained or flat feet, corns, calluses except for Treatment because of Injury, infection or disease.
6. diagnostic or surgical procedures in connection with infertility unless such infertility is a result of a Covered Injury or Covered Sickness.
7. prescription contraceptive diaphragms are covered but limited to one (1) per policy year;
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 Certificate.
11. loss incurred as the result of riding as a passenger or otherwise 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.
13. 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 You are required to pay.
14. services that are duplicated when provided by both a certified Nurse-midwife and a Physician.
15. expenses payable under any prior Certificate which was in force for the person making the claim.
16. Injury sustained as the result of Your operation of a motor vehicle while not properly licensed to do so in the jurisdiction in which the motor vehicle accident takes place.
17. expenses incurred after:
 - The date insurance terminates as to an Insured Person, except as specified in the extension of benefits provision; and
 - The end of the Policy Year specified in the Benefit Schedule.
18. Elective Surgery or Treatment unless such coverage is otherwise specifically covered under the Certificate.
19. charges incurred for acupuncture, heat Treatment, diathermy, massage, in any form, except to the extent provided in the Schedule of Benefits.
20. Weight management. Weight reduction. Nutrition programs. Treatment for obesity. Surgery for removal of excess skin or fat. this does not apply to nutritional counseling or any screening or assessment specifically provided under the Preventive Care Services benefit, or otherwise specifically covered under the Certificate.
21. charges for hair growth or removal unless otherwise specifically covered under the Certificate.
22. Expenses for radial keratotomy, eye glasses or contact lenses except as required for repair caused by a Covered Injury. Office visit exam for the fitting of prescription contact lenses, eyeglasses or duplicate spare eyeglasses, lenses, or frames, non-prescription lenses and non-prescription contact lenses that are for cosmetic purposes or unless covered under the Pediatric and Adult Vision Care Benefit.
23. 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.
 - 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.
 - 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.
24. Treatment to the teeth, including orthodontic braces and orthodontic appliances, including surgical extractions of teeth . This exclusion does not apply to the repair of Injuries caused by a Covered Injury to the limits shown in the Schedule of Benefits.
25. You are:
 - committing or attempting to commit a felony,
 - being engaged in an illegal occupation, or
 - participation in a riot
26. elective abortions.
27. Custodial Care service and supplies.
28. charges for hot or cold packs.
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 Certificate. This exclusion does not include related mental health counseling or hormone therapy.
31. routine harvesting and storage of stem cells from newborn cord blood, the purchase price of any organ

- or tissue, donor services if the recipient is not an Insured Person under this plan, or services for or related to the transplantation of animal or artificial organs or tissues.
32. 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.
 33. Sleep Disorders screening including testing.
 34. Under the Prescription Drug Benefit shown in the Schedule of Benefits, any drug or medicine:
 - which does not, by federal or state law, require a prescription order, i.e. over-the-counter drugs, even if a prescription is written, except as specifically provided for under Preventive Services or in the Prescription Drug Benefit section of this plan;
 - drugs with over-the-counter equivalents except as specifically provided for under Preventive Services;
 - allergy sera and extracts administered via injection;
 - for the purpose of weight control;
 - fertility drugs;
 - vitamins, minerals, food supplements.;
 - sexual enhancements drugs;
 - dietary supplements;
 - 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 except as specifically provided in the Certificate;
 - blood glucose meters, asthma holding chambers and peak flow meters are eligible health services, but are limited to one (1) prescription order per Policy Year;
 - refills in excess of the number specified or dispensed after one (1) year of date of the prescription;
 - drugs labeled, "Caution – limited by federal law to Investigational use" or Experimental Drugs;
 - purchased after coverage under the Certificate 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;
 - bulk chemicals;
 - non-insulin syringes surgical supplies, durable medical equipment/medical devices with the exception of diabetic blood monitors and kits;
 - stimulants;
 - repackaged products;
 - blood components;
 - immunology products.
 35. non-chemical addictions.
 36. non-physical, occupational, speech therapies (art, dance, etc.).
 37. modifications made to dwellings.
 38. general fitness, exercise programs.
 39. obesity Surgery.
 40. hypnosis.
 41. rolfing.
 42. biofeedback.
 43. hyperhidrosis.

Third Party Refund

When:

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

We are entitled to a refund by You of all Certificate benefits paid as a result of the Injury.

The refund must be made to the extent that You receive 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. Our rights to recover benefits paid as the

result of the Injury are limited to the amount remaining after You are made whole. You 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 Our Agent or Us 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 ninety (90) days after the date of Injury or commencement of Sickness covered by the Certificate, 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 ninety (90) days of service.

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.

Claim Appeal Process

Receipt of Grievance Acknowledgment

We shall, within five (5) business days of receipt of a Grievance, deliver or deposit in the mail a written acknowledgement to the Insured Person or the Insured Person's authorized representative, confirming receipt of the Grievance.

Grievance means any dissatisfaction with Us or Our administration of the Policy that is expressed in writing to Us by, or on behalf of, an Insured Person including any of the following:

- (a) Provision of services.
- (b) Determination to reform or rescind the Policy.
- (c) Determination of a diagnosis or level of service required for evidence-based treatment of autism spectrum disorders.
- (d) Claims practices.

Resolution of a Grievance

We shall resolve a Grievance:

- (a) Within the time provided under 29 CFR 2560.503-1 (i) for a Grievance that is a review of a benefit determination that is subject to 29 CFR 2560.503-1;
- (b) Within thirty (30) calendar days of receiving the Grievance for any Grievance not subject to paragraph (a) above.

If We are unable to resolve the Grievance within thirty (30) calendar days, the time period may be extended an additional thirty (30) calendar days, if We provide a written notification to the Insured Person and the Insured Person's authorized representative, if applicable, all of the following:

- 1) That We have not resolved the Grievance;
- 2) When resolution of the Grievance may be expected;
- 3) The reason additional time is needed.

Contact Information:

Commercial Casualty Insurance Company
C/O Consolidated Health Plans
2077 Roosevelt Avenue
Springfield, MA 01104
(800) 633-7867
(413) 781-2308

For additional information, see the Certificate, Section X – APPEALS PROCEDURE

Claims Administrator:
CONSOLIDATED HEALTH PLANS
2077 Roosevelt Avenue
Springfield, Massachusetts 01104
(877) 657-5030
www.chpstudenthealth.com

The Student Health Insurance Plan is underwritten by:
Commercial Casualty Insurance Company
Fort Wayne, IN

As Policy form: WI SHIP CERT (2018)

For a copy of the Company's privacy notice you may go to:
www.consolidatedhealthplan.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 Certificate. Rather, it is a brief description of the benefits and other provisions of the Certificate. The Certificate 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 Certificate, 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 are not affiliated with Commercial Casualty Insurance Company and the services are not part of the Plan Underwritten by Commercial Casualty Insurance Company. These value-added options are provided by Consolidated Health Plans.

VISION DISCOUNT PROGRAM

For Vision Discount Benefits please go to:

www.chpstudenthealth.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 (877) 657-5030. **If you are traveling and need assistance in North America, call the Assistance Center toll-free at: (877) 488-9833 or if you are in a foreign country, call collect at: (609) 452-8570** 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.



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 or contact Consolidated Health Plans toll-free at (877) 657-5030, or www.chpstudenthealth.com for assistance.



With CareConnect from CHP Student Health, students have 24/7 access to professional assistance to help manage personal concerns, emotional issues, transition and adjustment concerns, academic stress, career development, and the demands of daily and family obligations.

Members in need of assistance simply call the behavioral health hotline on their ID card, **(888) 857-5462**, or via the CHP Student Health mobile app for immediate access to a masters-level mental health professional. Students are run through a clinical assessment to determine if CareConnect counseling, health center referral, or other treatment is necessary. To access mobile features, students simply download their school's app in their device's app store.