

Please keep this
summary of coverage
for future reference.

2011-2012
STUDENT ACCIDENT & SICKNESS
INSURANCE PLAN

A Non-Renewable Term Policy for the students of:

**AUGUSTANA
COLLEGE**

DISCLAIMER: Please be advised that due to the early posting of this information, we reserve the right to change information contained in this document.



Policy Number

US058413-114

Augustana Web11 040811

Plan Administered by:



Educational & Institutional Insurance Administrators, Inc.



This brochure is a brief description of the benefits available through **Augustana College** for full-time undergraduate students for the 2011-2012 academic year.

Augustana College is concerned with the overall well being and health of its students. As a condition of enrollment, all full time undergraduate students are required to provide evidence of primary health insurance.

PARTICIPATION IN THE STUDENT PLAN

All full time students are enrolled in a Student **Accident & Sickness** Plan that provides limited benefits for office visits, diagnostic services, prescriptions and hospitalization coverage to a limit of \$10,000.

Participation in the **Student Accident & Sickness Plan** is required unless an online waiver, identifying primary health insurance coverage is completed by September 20, 2011.

Students insured by a plan with a large deductible HMO or a PPO plan that excludes all out-of-network services should seriously consider purchasing the Student **Accident & Sickness** Plan. This plan may reimburse co-pay and deductible obligations under your primary insurance plan.

The annual cost of the plan is \$310 per year. The Plan will cover enrolled students who purchase this coverage from August 20, 2011 through August 19, 2012.

NOTICE: *This Plan does not meet the \$100,000 benefit limits proposed by the Affordable Care Act, benefits are very limited.*

ELIGIBILITY

To be a **Covered Person** under this Plan, the student must have paid the required premium and actively attended classes for at least the first 31 days from the effective date of coverage, or the entire period for which coverage is purchased, whichever is the lesser, except in the case of medical withdrawal.

The Company maintains its right to investigate student status and attendance records to verify that the policy eligibility requirements have been met.

EXCESS COVERAGE PROVISION

Benefits are payable for **covered expenses** not otherwise covered and payable by any other plan providing medical expense benefits. If there are no other valid and collectible benefits available from any other source, this plan will pay the **covered expenses** up to the limits of the policy.

REFUND PROVISION

In the event a **covered person** leaves school to enter active military service, coverage will cease and a pro-rata refund of premium will be made upon written request.

SUPPLEMENTAL BUY-UP

If you would like to extend your coverage beyond the \$10,000 aggregate limit that is provided through the **Student Accident & Sickness Plan**, you may enroll in the Supplemental Buy-Up. The Supplemental Buy-Up provides benefits only after the **Student Accident & Sickness Plan** aggregate limit has been exhausted. Coverage is then provided for **covered expenses** at 80% of the **URC** charge to the limit purchased below.

SUPPLEMENTAL BUY-UP

Select a limit	\$25,000 Aggregate Maximum	\$50,000 Aggregate Maximum
	Annual Premium	Annual Premium
24 yrs & under	\$348	\$376
Over 24 yrs	\$555	\$588

Premium must be received no later than October 15, 2011

To enroll, download and complete the enrollment form available at www.student.eiaa.org/augie. Submit the enrollment form along with your payment to EIAA Student Programs before **October 15, 2011**.

Important things you should know about the Supplemental Buy-Up:

- Payment must be received by October 15, 2011. No payments will be accepted after October 15, 2011.
- Coverage becomes effective the date the payment is received but not prior to the effective date of your **Student Accident & Sickness Plan**.
- Only Cashier's Checks or Money Orders will be accepted. No personal checks please.
- The Supplemental Buy-Up has a **deductible** that is only satisfied by the **Student Accident & Sickness Plan** aggregate limit.
- The Supplemental Buy-Up provides benefits at 80% of **URC** for eligible expenses incurred after the **deductible** is satisfied.
- All exclusions and limitations provided under the **Student Accident & Sickness Plan** are duplicated in the Supplemental Buy-Up.
- Enrollment information can be found at www.eiaa.org/augie.

SUBROGATION

When benefits are paid to or for a **covered person** under the terms of this policy, we shall be subrogated, unless otherwise prohibited by law, to the rights of recovery of such person against any person who might acknowledge liability or is found legally liable by a Court of competent jurisdiction for the **sickness** or **injury** that necessitated the hospitalization or the medical or the surgical treatment for which the benefits were paid. Such subrogation rights shall extend only to the recovery by us of the benefits we have paid for such hospitalization and treatment and we shall pay fees and costs associated with such recovery.

The **covered person** agrees to transfer their rights to us. We will exercise such rights on their behalf. The **covered person** further agrees to furnish us with all relevant information and documents pertaining to the subrogation.

DEFINITIONS

Accident means an event which directly, and from no other cause causes **injury** to one or more **covered persons** and occurs while coverage is in effect.

Covered Expense means charges:

- Not in excess of the **usual, reasonable and customary** charge;
- Not in excess of the maximum benefit amount payable per service as shown in the schedule;
- Made for medical services and supplies not excluded under the policy;
- Made for services and supplies which are **medically necessary**; and
- Made for medical services specifically included in the schedule.

Covered Person means an eligible student.

Deductible means the amount of **covered expenses** paid on behalf of a **covered person** before benefits are payable under the policy.

Doctor means a licensed practitioner of the healing arts acting within the scope of his license. **Doctor** does not include:

- You;
- Your spouse, dependent, parent, brother, or sister; or
- A person who ordinarily resides with you.

Hospital means an institution:

- Operated pursuant to law;
- Primarily and continuously engaged in providing medical care and treatment to sick and injured persons on an inpatient basis;
- Under the supervision of a staff of **doctors**;
- Providing 24-hour nursing service by or under the supervision of a graduate registered nurse (R.N.);
- With medical, diagnostic and treatment facilities, and with major surgical facilities on its premises; or available on a pre-arranged basis; and
- Charging for its services.

Hospital does *not* include a clinic or facility for:

- Convalescent, custodial, educational or nursing care;
- The aged, drug addicts or alcoholics (except as stated below); or
- Rehabilitation.

Injury means bodily harm resulting, directly and independently of disease or bodily infirmity, from an **accident**. All **injuries** to the same person sustained in one **accident**, including all related conditions and recurring symptoms of **injuries** will be considered one **injury**.

Medical Emergency means the occurrence of a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect in the absence of immediate medical attention to result in:

- a. Placing one's health (for a pregnant woman this includes the health of the newborn) in serious jeopardy;
- b. Serious impairment to bodily functions; or
- c. Serious dysfunction of any body organ or part.

Medically Necessary means those services or supplies provided or prescribed by a **hospital** or **doctor**:

- Essential for the symptoms and diagnosis or treatment of the **sickness** or **injury**;
- Provided for the diagnosis, or the direct care and treatment of the **sickness** or **injury**;
- In accordance with the standards of good medical practice;
- Not primarily for your convenience or that of your **doctor**; and
- That are the most appropriate supply of level of service that can safely be provided.

Natural Teeth means **natural teeth** or teeth where the major portion of the individual tooth is present, regardless of fillings or caps, and is not carious, abscessed, or defective.

Physiotherapy means any form of the following: physical or mechanical therapy; diathermy; ultra-sonic therapy; heat-treatment in any form; manipulation or massage administered by a **doctor**.

Sickness means illness or disease of the **covered person**.

Sickness includes normal pregnancy and complications of pregnancy. All related conditions and recurring symptoms of **sickness** will be considered one **sickness**.

Usual, reasonable and customary (URC) means:

- Charges and fees for medical services or supplies that are the lesser of: the usual charge by the provider for the service or supply given; or the average charges for the service or supply in the area where service or supply is received; and
- Treatment and medical service that is reasonable in relationship to the service or supply given and the severity of the condition.

EXTENSION BENEFITS

The coverage under this policy ceases on the expiration date. If, however, on the expiration date, the covered person is confined to a **hospital** for a condition covered by this policy, benefits will be extended for the condition for up to 30 days after the expiration date as long as the covered person remains **hospital** confined.

SCHEDULE OF BENEFITS

Hospital & Surgical Provisions:

- 1) **Hospital** room and board are included up to the semi-private room rate;
- 2) When more than one surgical procedure is performed at the same time, through the same incision, the highest payment will be for the surgery which costs the most. We will pay a maximum of 50% for a second surgical procedure and 25% for the third surgical procedure;
- 3) Services of an assistant surgeon are included, up to 25% of the amount payable for the surgery;
- 4) Services of an anesthetist who is not employed or retained by the **hospital** are included, up to 25% of the amount payable for the surgery;
- 5) If the insured student is admitted into the **hospital** on a Friday or Saturday on a non-emergency basis and the procedure for which the student is admitted is not performed on the date of or the date after the admission, we will not pay the **hospital** room & board or miscellaneous expenses for the initial Friday or Saturday preceding the procedure.

Expenses incurred on an outpatient basis for **physiotherapy** due to an **accident** or **sickness** is limited to \$300 unless specifically ordered by a **doctor**. **Physiotherapy** includes any form of physical or mechanical therapy, diathermy, ultra-sonic therapy, heat-treatment in any form, manipulation or massage.

STUDENT ACCIDENT & SICKNESS PLAN \$10,000 AGGREGATE LIMIT

THIS COVERAGE APPLIES ONLY TO ELIGIBLE STUDENTS WHO HAVE PAID FOR THIS COVERAGE AND DID NOT WAIVE THE COVERAGE.

ACCIDENT BENEFIT: **\$10,000**

When your **injury** requires treatment by a **doctor**; **hospital** services; x-ray service; use of operating room, anesthesia, laboratory service; use of an ambulance; use of an ambulatory surgical center or ambulatory medical center; if ordered by a **doctor**, prescription drugs and injections, we will pay the covered expense incurred within **(52)** weeks after the date of the **accident** up to a maximum of \$10,000 within the **URC**. This benefit includes coverage for treatment of **injury** to **natural teeth**.

- The covered percentage is 100% of **URC** for the first \$1,000, then 80% thereafter to the maximum;
- Initial medical treatment must be received by a **doctor** within 90 days after the date of the **accident** causing **injury**;

- **Dental Accident Expense:** \$1,000 maximum benefit for treatment of an accidental **injury** (injury must be to **natural teeth** as defined.);
- **Motor Vehicle Injury Expense:** Considered the same as any **injury**, up to a maximum benefit of \$500.

ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS:

Accidental Death and Dismemberment insurance covers you for a loss as shown below. The loss must result from an **accident**, directly and independently of all other causes. The **accident** must take place while you are a **covered person** under this policy. Also, the loss must take place within fifty-two (52) weeks after the **accident**. The following table shows the amounts we will pay:

For loss of life	\$1,000
Both hands or both feet or sight of both eyes	\$1,000
One hand and one foot	\$1,000
One hand and sight of one eye	\$1,000
One hand or one foot or sight of one eye	\$500

SICKNESS INPATIENT BENEFIT: \$10,000

When your **sickness** requires **hospital** confinement (18 consecutive hours or more), we will consider the covered expenses incurred by you to the aggregate limit of \$10,000. Expenses are covered provided you are a **covered person** during the time the **covered expense** is incurred.

- The covered percentage is 100% of **URC** for the first \$1,000, then 80% thereafter to the maximum;
- Mental Illness and Chemical Substance Abuse Expense: Considered the same as any other **sickness**.

SICKNESS OUTPATIENT BENEFITS:

EMERGENCY ROOM BENEFIT: \$1,000

There is a **\$100 co-payment** per condition. In the case of true **medical emergency** (please refer to the definition of **medical emergency** in the Definitions section of this plan summary), covered services would include emergency room services, diagnostic x-ray or laboratory services, the services of an emergency room **doctor**, and therapeutic services or supplies, we will consider the expense up to the combined maximum limit of \$1,000 of **URC** per **sickness** after a **\$100 co-payment**. **If you are admitted to the hospital, the \$100 co-payment will be waived.**

SICKNESS OUTPATIENT SURGEON EXPENSE BENEFIT: \$1,200

If while not confined to a **hospital**, your **sickness** requires outpatient surgery, we will consider the services of the surgeon up to the maximum limit of \$1,200 per **sickness**.

- The covered percentage is 100% of **URC** to the maximum benefit;
- Surgical /Ambulatory Center charges are considered under a separate benefit.

Treatment for bony impacted wisdom teeth or dental abscesses is limited to a maximum of \$100 per tooth, \$400 total.

SICKNESS OUTPATIENT SURGICAL/AMBULATORY CENTER BENEFIT: \$2,500

If, while not confined to a **hospital**, your **sickness** requires out-patient surgery, we will consider the services incurred during the time of your outpatient surgery for the Surgical/Ambulatory Center up to the maximum limit of \$2,500 at 100% if **URC** per **sickness**.

- Services of an anesthesiologist are paid up to 25% of the amount payable for the surgery.

DOCTOR OFFICE VISITS BENEFIT: \$250

Benefits are paid at 100% of the **URC**, per **sickness up to a maximum benefit of \$250**. There is a \$20 co-payment per **Doctor** office visit.

DIAGNOSTIC X-RAY & LAB BENEFIT: \$250

If, while not confined to a **hospital**, your **sickness** requires diagnostic x-ray, including ultrasound, Magnetic Resonance Imaging (MRI) and Computerized Axial Tomography (CAT Scan) or laboratory services, under the direction of a **doctor**, we will consider the covered expense up to the combined maximum limit of \$250 per **sickness**.

PRESCRIPTION EXPENSE BENEFIT: \$250

When your **sickness** requires prescribed medicines, this plan provides a maximum benefit of \$250 per **sickness**. Please note: Oral contraceptives are covered at 50%.

ALL BENEFITS COMBINED MAY NOT EXCEED THE AGGREGATE LIMIT OF \$10,000 PER ACCIDENT OR SICKNESS.

Any expense not specifically listed in the preceding sections is not covered.

ADDITIONAL BENEFITS

Certain Additional Benefits are available under your Certificate/Policy. This is a brief summary. Please see the Certificate/Policy for complete details.

Benefits are subject to all Deductible, co-payment, co-insurance, limitations or any other provisions of the policy.

BENEFITS FOR OSTEOPOROSIS

Benefits will be paid the same as any other **Sickness** for Insureds with a condition or medical history for which bone mass measurement is **medically necessary**. Benefits include services for the diagnosis, treatment and management of osteoporosis when provided by a **Doctor**.

BENEFITS FOR CYTOLOGIC SCREENING AND MAMMOGRAPHY

Benefits will be paid the same as any other **Sickness** for mammograms, cytologic screening, or (pap) smears when performed at the direction of a **Doctor**.

EXCLUSIONS

This policy does not cover loss nor provide benefits for:

1. Services and supplies furnished normally without charge by the participating institution's infirmary, its employees, or **doctors** who work for the participating institution;
2. Normal health checkups, preventive testing or treatment, screening exams or testing in the absence of sickness or **injury**, except as specifically provided in the policy;
3. Eye examinations, prescriptions or fitting of eyeglasses and contact lenses, or other treatment for visual defects and problems, unless payable as a **covered expense** associated with an **injury** covered by the policy;
4. Hearing examinations or hearing aids, or other treatment for hearing defects and problems, unless payable as a **covered expense** associated with an **injury** covered by the policy;
5. Dental treatment, except as specifically provided for in the schedule;
6. War or any act of war, declared or undeclared, or while in the armed forces of any country;
7. Participation in a riot or civil disorder, commission of or attempt to commit a felony, or fighting, except in self-defense;
8. Skydiving; parachuting or bungi-cord jumping, hang gliding, glider flying, parasailing, sail planing, or flight in any kind of aircraft, except while riding as passenger on a regularly scheduled flight of a commercial airline.
9. Treatment in a military or Veterans **Hospital** or a **hospital** contracted for or operated by a national government or its agency unless; The services are rendered on an **medical emergency** basis and a legal liability exists for the charges made on behalf of a **covered person** for the services given in the absence of insurance;
10. Elective surgery and elective treatment, except as required to correct an **injury** for which benefits are otherwise payable under the policy;
11. Any loss covered by state or federal worker's compensation law, employers liability law, occupational disease law, or similar laws or act;
12. Congenital conditions;
13. The part of medical expense payable by any automobile insurance policy without regard to fault;
14. Any **accident** where the **covered person** is the operator of a motor vehicle and does not possess a current and valid motor vehicle operator's license;
15. Preventative medicines, serums, vaccines;
16. Expenses to the extent that they are paid or payable under other valid and collectible group insurance or medical prepayment plan;
17. Skeletal irregularities of one or both jaws; including orthognathia and mandibular retrognathia; temporomandibular joint dysfunction;
18. Immunization services and supplies related to immunizations, except as specifically provided in the policy; preventative medicines or vaccines, except where required for treatment of a covered **injury** or **sickness**;
19. Expenses for a deviated septum, nasal or sinus surgery unless as the result of an **accident**;
20. For international students, expenses incurred within your home country or country of regular domicile;
21. Expense for knee orthotic devices unless prescribed for use during post-surgical physical therapy;
22. Services, supplies and/or treatment for acne; acupuncture; hypnotherapy; allergy, including allergy testing;
23. Travel in or upon: a snowmobile, any two-or three wheeled motor vehicle, or any off-road-motorized vehicle not requiring licensing as a motor vehicle;
24. **Injury** of any **covered person** sustained while: participating in any practice or conditioning program, professional or intercollegiate sports contest or competition, unless specifically listed in the schedule, includes traveling to or from such sporting events;
25. Addiction and Codependency- services and supplies related to: (a) nicotine addiction, smoking cessation products or services, caffeine addiction and non-chemical addictions such as gambling, sexual, spending, shopping, working and religious; and (b) treatment for codependency;
26. Replacement or removal of hair growth, alopecia;
27. Nonmalignant warts;
28. Reproductive/Infertility services including but not limited to: family planning; fertility tests; infertility (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception; Examples of fertilization procedures are: ovulation induction procedures, in vitro fertilization, embryo transfer or similar procedures that augment or enhance your reproduction ability; premarital examinations; impotence, organic or otherwise; sterilization operations, tubal ligation, vasectomy; sexual reassignment surgery;
29. Services and Supplies for conditions related to learning disabilities;

SCHOLASTIC EMERGENCY SERVICES GLOBAL EMERGENCY ASSISTANCE SERVICES

30. Sleep disorders, supplies, treatment or testing relating to sleep disorders;
31. Foot care including: care of corns, bunions (except capsular or bone surgery), calluses;
32. Weight management, weight reduction, nutrition programs, treatment for obesity, surgery for removal of excess skin or fat.
33. **Injury** caused by, contributed to or resulting from use of alcohol, controlled substance, illegal drugs, or any drugs or medicines that are not taken in the dosage for the purpose prescribed by the person's **doctor**.
34. Intentionally self-inflicted **injury**, except suicide or any attempt thereat.

LIMITATIONS FOR OUT-OF-NETWORK SERVICES:

Benefits payable under this plan will be reduced by 50% under the following circumstances:

For surgical benefits: if the **covered person** has coverage under an HMO, PPO or similar arrangement; **and** the **covered person** does not use the facilities of the HMO, PPO or similar arrangement for provision of benefits.

For outpatient benefits: if the **covered person** does not attempt to obtain an out-of-network authorization or a referral from their managed care provider to obtain treatment.

The 50% reduction in benefits will not apply to emergency treatment required within 24 hours following an **accident** or emergency medical condition, which occurred outside the geographic area serviced by the HMO, PPO or similar arrangement.

ALL BENEFITS COMBINED MAY NOT EXCEED THE AGGREGATE LIMIT OF \$10,000 PER ACCIDENT OR SICKNESS.

Enrollment in the **Student Accident & Sickness Plan** provides you with a unique array of global emergency assistance when faced with a **medical emergency** while traveling. Any time you are at least **100 miles from your permanent address**, campus address or in another country, the Scholastic Emergency Services program ensures that you have access to appropriate medical care.

Some of the many services offered include: medical consultations, prescription assistance, medical evacuation, medical repatriation, return of mortal remains, **hospital admission guarantee**, emergency trauma counseling, and pre-trip information. Should you experience a **medical emergency** while traveling, call Scholastic Emergency Services and speak with trained crisis management counselors and medical personnel 24 hours a day, 365 days a year.

Scholastic Emergency Services does not replace your medical insurance. All medical costs incurred should be submitted to your medical insurance plan and are subject to the policy limits of your health insurance. **All assistance services must be arranged and provided by Scholastic Emergency Services. Claims for reimbursement of assistance services will not be accepted.**

This benefit applies only to students eligible students who have paid for this coverage and did not waive the coverage. Services are subject to verification of coverage. Once you are enrolled in the **Student Accident & Sickness** plan, you may obtain an identification card and further information regarding the services provided by Scholastic Emergency Services from www.student.eiia.org/augie.

If you require assistance and are more than 100 miles from your permanent residence, campus, or abroad, call SES Operations Center at 1-877-488-9833 (toll free inside the U.S.A.) or 609-452-8570 (outside the U.S.A., precede number by U.S. access code). Please use Reference Number 01AA-EIA-05044.

The Scholastic Emergency Services program is solely provided by Scholastic Emergency Services and is not affiliated with United States Fire Insurance Company. Scholastic Emergency Services is a registered service mark of Assist America Inc.

CLAIM PROCEDURES

In the event of an **accident** or **sickness**, you should:

- 1) If your claim is for an **ACCIDENT**, you are required to file a claim form. Claim forms and instructions are available online . Mail the claim form and the medical bills to NAHGA Claim Services (address below).
- 2) If your claim is for a **SICKNESS**, only one claim form per year is required. All itemized insurance bills will need to be submitted to NAHGA Claim Services (address below). Please be sure that the itemized insurance bills include your name, institution name, and student ID number.
- 3) Please submit all claim information to:

NAHGA Claim Services
PO Box 189
Bridgton, ME 04009
Phone: 877-497-4980
Fax: 207-647-4569
E-mail: eija@nahga.com



Claim forms and instructions are also available at www.eija.org/auqie. If you are unable to download or print this brochure please feel free to contact:

*NAHGA at 877-497-4980 or
EIIA at 888-255-4029*

FAIRMONT SPECIALTY PRIVACY PRACTICES

We maintain physical, electronic and procedural safeguards that comply with federal standards to protect your personal information. We do not use or disclose your information for any fundraising, marketing or research activities.

We use and disclose your information to determine your eligibility for plan benefits, to facilitate payment for treatment and services provided to you, to coordinate benefits and to carry out other necessary insurance-related activities. We use or disclose the minimum information necessary to process a claim or answer a claim inquiry. We may also disclose your information to law or government agencies when required by law.

Under the privacy laws, you have unlimited access to your information. You may limit how we use and disclose your information and get a listing of instances where it was disclosed. You may request that we correct inaccurate information or add missing information.

If you have any questions about your rights, our Privacy Practices or you want to file a complaint, please contact our Privacy Officer at: 1 (800) 926-3441.

Underwritten by:
United States Fire Insurance Company,
By Fairmont Specialty, a Division of Crum & Forster



This summary of coverage is intended only for quick reference and does not limit or amplify the coverage as described in the master policy which contains complete terms and provisions. A copy of the master policy is on file with the Institution.