



# Moravian College and Theological Seminary

Bethlehem, Pennsylvania

(“the Policyholder”)

## 2016 – 2017 Student Health Insurance Plan

(“the Plan”)

Administrator Group Number: S218116

Underwriter Reference Number: CAS9151596

Insurance underwritten by: National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY (“the Company”)

Please keep this brochure as a general summary of the insurance. This is only a brief description of the coverage available under policy series S30749NUFIC-PPO-PA (Rev. 1-15). The policy on file at the College contains all of the definitions, reductions, limitations, exclusions and termination provisions. Full details of coverage are contained in the Policy. If any discrepancy exists between this brochure and the Policy, the Policy will govern. A copy of the Policy will be available to the Covered Student in his or her online account at [www.studentinsurance.com/Apps/Schools/Default.aspx?ID=484](http://www.studentinsurance.com/Apps/Schools/Default.aspx?ID=484) or upon request. Travel Assistance services provided by Travel Guard Group, Inc. (“Travel Guard”). Insurance and services provided by member companies of American International Group, Inc. For additional information, please visit our website at [www.AIG.com](http://www.AIG.com).



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## ELIGIBILITY

Moravian College and Theological Seminary requires that all full-time students taking 9 or more credit hours carry health insurance. Therefore, these students are eligible for and will be enrolled in and charged for coverage under the Moravian College and Theological Seminary Student Health Insurance Plan ("the Plan") unless coverage under the Plan is waived by providing proof of alternate insurance coverage by the applicable waiver deadline below.

The waiver must be completed online at [www.studentinsurance.com/Apps/Schools/Default.aspx?ID=484](http://www.studentinsurance.com/Apps/Schools/Default.aspx?ID=484) and submitted by **October 1, 2016**, for the annual/fall semester term of coverage (the fall semester-only term of coverage is available only to students graduating at the end of the fall semester); or by **February 3, 2017**, for the spring/summer-only term of coverage (only available to students new to the school in the spring/summer semester); or by **June 28, 2017** for the summer-only term of coverage (only available to students new to the school in the summer semester).

Note: A student who does not submit the waiver form by the applicable waiver deadline above will be automatically enrolled in and charged the cost for coverage under the Plan. The charge for the Plan will not be removed after the applicable waiver deadlines listed.

Eligible students who do not wish to waive coverage under the Plan have two options:

- 1) Visit [www.studentinsurance.com/Apps/Schools/Default.aspx?ID=484](http://www.studentinsurance.com/Apps/Schools/Default.aspx?ID=484) and follow the enrollment instructions. Students may elect to have the charge for coverage placed on: (a) their tuition bill; or (b) a credit card.
- 2) Do nothing and be automatically enrolled in and charged for the cost of the Plan on their tuition invoice.

An eligible student must actively attend classes at the Policyholder's school for the first 45 days of the period for which he or she is enrolled. Students who withdraw after such 45 days will remain covered under the Plan and no refund will be made. Any student whose total set of courses fall under a campus' "distance education funding model" does not fulfill the eligibility requirements that the student actively attended classes. Eligibility requirements must be met each time premium is paid to continue coverage. The Company maintains the right to investigate student status and attendance records to verify that the Plan eligibility requirements have been met. If it is discovered that the Plan eligibility requirements have not been met, the Company's only obligation is to refund premium less any claims paid.

A student who initially waived coverage under the Plan but subsequently experiences ineligibility under another creditable coverage plan may elect to enroll for coverage under the Plan within 31 days of the date of ineligibility under another creditable coverage plan. Proof of ineligibility under another creditable coverage plan must be provided at time of enrollment. To enroll, please contact the Bursar's Office.

An eligible student who is enrolled in the Plan may also enroll his or her eligible Dependents (see definition of Dependent). A Dependent may become eligible for coverage under the Plan only when the student becomes eligible; or within 31 days of marriage, birth or adoption. Dependents must be enrolled for the same term of coverage for which the Covered Student is enrolled.

Dependent coverage must be purchased online at [www.studentinsurance.com/Apps/Schools/Default.aspx?ID=484](http://www.studentinsurance.com/Apps/Schools/Default.aspx?ID=484) by the Enrollment Deadline of: **October 1, 2016**, for the annual/fall semester term of coverage; or by **February 3, 2017**, for the spring/summer-only term of coverage (only available to Dependents of students new to the school in the spring/summer semester); or by **June 28, 2017** for the summer-only term of coverage (only available to Dependents of students new to the school in the summer semester). The fall semester-only term of coverage is available only to Dependents of students graduating at the end of the fall semester.

## TERMS OF COVERAGE

The policy becomes effective at 12:01 a.m. on August 24, 2016 and will terminate at 11:59 p.m. on August 23, 2017. The coverage of an eligible student, including the student who initially waived coverage and subsequently enrolls within 31 days of ineligibility under another creditable coverage plan, shall take effect at 12:01 a.m. on the latest of the following dates: (1) the Policy effective date; (2) the day after the date for which the first premium for the Covered Student's coverage is received by the Company; (3) the date the Policyholder's term of coverage begins; or (4) the date the student becomes a member of an eligible class of persons as described in the Description of Class section of the Schedule of Benefits in the Policy on file with the Policyholder.

A covered Dependent's coverage shall take effect on the later the following dates: (1) the date the coverage for the Covered Student becomes effective; or (2) the date the Dependent is enrolled for coverage, provided premium is paid when due.

Insurance will end for the Covered Student at 11:59 p.m. on the first of these to occur: a) the date the Policy terminates; b) the last day for which any required premium has been paid; or c) the date on which the Covered Student withdraws from the school: (1) because of entering the armed forces of any country (premiums will be refunded on a pro-rata basis (less any claims paid) when written request is made within 90 days of leaving school); or (2) when the withdrawal from school during the first 45 days of the period for which the student is enrolled (a full refund of premium will be made (less any claims paid) when written request is made within 30 days of leaving school).

If withdrawal from school is for other than (1) or (2) above, no premium refund will be made. Students will be covered for the Policy term for which they are enrolled and for which premium has been paid.

Insurance for a Covered Student's Dependent will end when insurance for the Covered Student ends unless otherwise provided in the Policy.

## COST OF INSURANCE\*

	<b>Annual 8/24/16 – 8/23/17</b>	<b>Fall Only** 8/24/16 – 1/15/17</b>	<b>Spring/Summer*** 1/16/17 – 8/23/17</b>	<b>Summer Only**** 5/08/17 – 8/23/17</b>
Student Only	\$2,818	\$1,115	\$1,696	\$829
Spouse	\$2,818	\$1,115	\$1,696	\$829
Each Dependent Child*****	\$2,818	\$1,115	\$1,696	\$829

\*Cost of insurance includes administrative fees.

\*\*Fall semester-only coverage is available only to students graduating at the end of the semester.

\*\*\*Spring/Summer semester-only coverage is available only to new, incoming students to the College for the spring/summer semester.

\*\*\*\*Summer semester-only coverage is available only to new, incoming students to the College for the summer semester.

\*\*\*\*\*Premium is charged per child, up to 3 times the premium fee, after which no further premium is charged for additional children.

## DEFINITIONS

"Accident" means an occurrence which (a) is unforeseen; (b) is not due to or contributed to by Sickness or disease of any kind; and (c) causes Injury.

"Act" means the Patient Protection and Affordable Care Act of 2010 (Public Law 111-148) as amended by the Health Care and Education Reconciliation Act of 2010 (Public Law 111-152).

"Actual Charge" means the charge for the covered service by the provider who furnishes it.

"Allowable Charges" ("AC") means the charges agreed to by the Preferred Provider Organization for specified covered medical treatment, services and supplies.

"Complications of Pregnancy" means conditions which require Hospital stays before the pregnancy ends and whose diagnoses are distinct from but are caused or affected by pregnancy. These conditions are:

- acute nephritis or nephrosis; or
- eclampsia; puerperal infection; or
- RH Factor problems; or
- severe loss of blood requiring transfusion; or
- cardiac decompensation or missed abortion; or
- similar conditions as severe as these.

Not included are (a) false labor, occasional spotting or Doctor prescribed rest during the period of pregnancy; (b) morning sickness; (c) hyperemesis gravidarum and pre-eclampsia; and (d) similar conditions not medically distinct from a difficult pregnancy. Complications of Pregnancy also include:

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

Delivery by cesarean section is considered a Complication of Pregnancy if the cesarean section is non-elective. A cesarean section will be considered non-elective if the fetus or mother is determined to be in distress and is in immediate danger of death, Sickness or Injury if the cesarean section is not performed. A cesarean section beyond one performed in any previous pregnancy will also be considered non-elective if vaginal delivery is medically inappropriate, or a vaginal delivery is attempted but discontinued due to immediate danger of death, Sickness or Injury to the child or mother.

"Coinsurance" means the percentage of the Eligible Expense payable by the Covered Person under the Policy.

"Co-payment" means the initial dollar amount payable by the Covered Person for an Eligible Expense at the time service is rendered.

"Covered Percentage" means the percentage of the Eligible Expense that is payable as a benefit under the Policy.

“Covered Person” means a Covered Student and his or her Dependent(s) insured under the Policy.

“Covered Student” means a student of the Policyholder who is insured under the Policy.

“Deductible/Deductible Amount” means the dollar amount of Eligible Expenses a Covered Person must pay before benefits become payable.

“Dependent” means: (a) the Covered Student’s Spouse residing with the Covered Student; and (b) the Covered Student’s or Spouse’s child until the date such child attains age 26.

A Covered Student’s child who is a full-time student and: (1) a member of the Pennsylvania National Guard or any reserve component of the armed forces of the United States and who is called or ordered to active duty for 30 or more consecutive days; or (2) a member of the Pennsylvania National Guard ordered to active State duty for a period of 30 or more consecutive days, is eligible to have his/her coverage extended for a period equal to the duration of service while on active duty or active State duty or until the child is no longer a full-time student. In order to qualify for this extension, the Dependent must submit the requisite forms, available on the Pennsylvania Department of Military and Veterans Affairs website, to the Company. Eligibility under the Policy will not terminate because of the age of the child when the child’s educational program was interrupted because of military duty.

The term “child” includes:

- a) a legally adopted child;
- b) a child who has been placed for purposes of adoption in the Covered Student’s or Spouse’s home pending adoption procedures, from the moment of placement; and
- c) a step-child if such child depends on the Covered Student or Spouse for full support.

“Placement for purposes of adoption” means the assumption and retention by the Covered Student of a legal obligation for total or partial support of a child in anticipation of adoption of the child. The child’s placement with the Covered Student terminates upon termination of such legal obligation. Coverage is not contingent upon whether a final adoption order is ever issued. “Child” here means an individual less than 19 years of age as of the date of adoption or placement for adoption.

The “child” of a Covered Student or Spouse will not be denied enrollment under the Policy because he or she:

- a) was born out of wedlock;
- b) is not claimed as a Dependent on the Covered Student’s or Spouse’s federal tax return;
- c) does not reside with the Covered Student or Spouse in the Policy’s service area.

The term “child” includes a child of the Covered Student or Spouse who is a non-custodial parent. In such case, the Company will:

- a) provide information to the custodial parent as may be necessary for the child to obtain benefits applicable to Covered Dependents under the Policy;
- b) permit the custodial parent or the health care provider, with the custodial parent’s approval, to submit claims for Eligible Expenses without the approval of the non-custodial parent; and
- c) make payments on claims directly to the custodial parent, health care provider or the social services district furnishing medical assistance to the child, whichever is applicable.

The term “child” also includes a child for whom the parent covered under the Policy is required by court or administrative order to provide coverage. In the event such is the case, such parent may apply to insure the child, if he or she is otherwise eligible for coverage, without regard to any enrollment requirements. Insurance will become effective for such child on the date the Company receives the request. If the parent is eligible for Dependent insurance under the Policy but fails to apply to insure the child in accordance with the court or administrative order, such child will become insured on the date the Company receives the written request to insure the child from the child’s other parent, the state agency administering the Medicaid program or the state agency administering the Child support enforcement program.

“Doctor” as used herein means: (a) legally qualified physician licensed by the state in which he or she practices; and (b) a practitioner of the healing arts performing services within the scope of his or her license as specified by the laws of the state of such practitioner; and (c) certified nurse midwives and licensed midwives while acting within the scope of that certification. The term “Doctor” does not include a Covered Person’s Immediate Family Member.

“Durable Medical Equipment” consists of, but is not restricted to, the initial fitting and purchase of braces, trusses and crutches, renal dialysis equipment, hospital-type beds, traction equipment, wheelchairs and walkers. Durable Medical Equipment must be prescribed by the attending Doctor and be required for therapeutic use.

The following items are not considered to be Durable Medical Equipment: adjustments to vehicles, air conditioners, dehumidifiers and humidifiers, elevators and stair glides, exercise equipment, handrails, improvements made to a home or place of business, ramps, telephones, whirlpool baths, and other equipment which has both a non-therapeutic and therapeutic use.

“Elective Treatment” means medical treatment, which is not necessitated by a pathological change in the function or structure in any part of the body, occurring after the Covered Person’s effective date of coverage.

Elective treatment includes, but is not limited to: breast reduction unless as a result of mastectomy; sexual reassignment surgery; and submucous resection and/or other surgical correction for deviated nasal septum.

“Eligible Expense” as used herein means a charge for any treatment, service or supply which is performed or given under the direction of a Doctor for the Medically Necessary treatment of a Sickness or Injury: (a) not in excess of the Reasonable and Customary charges; or (b) not in excess of the charges that would have been made in the absence of this coverage; (c) not in excess of the charges based on the Policyholder’s list of covered medical treatment, services and supplies that are provided and billed by the Policyholder and approved by the Company; (d) with respect to the Preferred Provider, is the Allowable Charge; (e) is the negotiated rate, if any; and (f) incurred while the Policy is in force as to the Covered Person.

“Emergency Medical Condition” means a Sickness or Injury for which 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 without immediate medical care could reasonably be expected to result in any of the following:

- a) the Covered Person’s life could be in serious jeopardy;
- b) bodily functions would be seriously impaired; or
- c) a body organ or part would be seriously damaged; or
- d) serious disfigurement; or
- e) serious jeopardy to the health of the fetus.

“Emergency Services” means, with respect to an Emergency Medical Condition:

- a) a medical screening examination (as required under section 1867 of the Social Security Act, 42, U.S.C. 1395dd) that is within the capability of the emergency department of a Hospital, including ancillary services routinely available to the emergency department to evaluate such Emergency Medical Condition; and
- b) such further medical examination and treatment, to the extent they are within the capabilities of the staff and facilities available at the Hospital, as are required under section 1867 of the Social Security Act (42 U.S.C. 1395dd(e)(3)).

Emergency does not include the recurring symptoms of a chronic illness or condition unless the onset of such symptoms could reasonably be expected to result in the complications listed above.

“Essential Health Benefits” has the meaning found 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 ambulatory patient services; Emergency Services; hospitalization; maternity and newborn care; mental health and substance use disorder services, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric services, including oral and vision care.

“Experimental/Investigational” means a drug, device or medical care or treatment that meets the following:

- a) the drug or device cannot be lawfully marketed without approval of the U.S. Food and Drug Administration and approval for marketing has not been given at the time the drug or device is furnished;
- b) the informed consent document used with the drug, device, medical care or treatment states or indicates that the drug, device, medical care or treatment is part of a clinical trial, experimental phase or investigational phase, if such a consent document is required by law;
- c) the drug, device, medical care or treatment or the patient’s informed consent document used with the drug, device, medical care or treatment was reviewed and approved by the treating facility’s Institutional Review Board or other body serving a similar function, if federal or state law requires such review and approval;
- d) reliable evidence shows that the drug, device or medical care or treatment is the subject of ongoing Phase I or Phase II clinical trials, is the research, experimental study or investigational arm of ongoing Phase III clinical trials, or is otherwise under study to determine its maximum tolerated dose, its toxicity, its safety, its efficacy or its efficacy as compared with a standard means of treatment or diagnosis; or
- e) reliable evidence shows that the prevailing opinion among experts regarding the drug, device, medical care or treatment is that further studies or clinical trials are necessary to determine its maximum tolerated dose, its toxicity, its safety, its efficacy or its efficacy as compared with standard means of treatment or diagnosis.

Reliable evidence means: published reports and articles in authoritative medical and scientific literature; written protocol or protocols by the treating facility studying substantially the same drug, device, medical care or treatment; or the written informed consent used by the treating facility or other facility studying substantially the same drug, device or medical care or treatment. Eligible Expenses will be considered in accordance with the drug, device, medical care or treatment at the time the Expense is incurred.

“Habilitation Services” means Medically Necessary health care services and health care devices that assist a Covered Person in partially or fully acquiring or improving skills and functioning and that are necessary to address a health condition, to the maximum extent practical. These services address the skills and abilities needed for functioning in interaction with a Covered Person’s environment. Examples of health care services that are not Habilitation Services include, but are not limited to, respite care, day care, recreational care, residential treatment, social services, custodial care, or education services of any kind, including, but not limited to, vocational training.

"Hospital" means a facility which meets all of these tests:

- a) it provides in-patient services for the care and treatment of injured and sick people; and
- b) it provides room and board services and nursing services 24 hours a day; and
- c) it has established facilities for diagnosis and major surgery; and
- d) it is supervised by a Doctor; and
- e) it is run as a Hospital under the laws of the jurisdiction in which it is located; and
- f) it is accredited by the Joint Commission on Accreditation of Healthcare Organizations or American Osteopathic Association.

Hospital does not include a place run mainly: (a) as a convalescent home; or (b) as a nursing or rest home; or (c) as a place for custodial or educational care. The term "Hospital" includes: (a) a substance abuse treatment facility during any period in which it provides effective treatment of substance abuse to the Covered Person; (b) an ambulatory surgical center or ambulatory medical center; (c) a mental health hospital if supervised and licensed by the Department of Mental Health; and (d) a birthing facility certified and licensed as such under the laws where located. It shall also include rehabilitative facilities if such is specifically for treatment of physical disability.

Hospital also includes tax-supported institutions, which are not required to maintain surgical facilities.

"Hospital Confinement/Hospital Confined" means a stay of at least 18 consecutive hours or for which a room and board charge is made.

"Immediate Family Member(s)" means a person who is related to the Covered Person in any of the following ways: Spouse, brother-in-law, sister-in-law, son-in-law, daughter-in-law, mother-in-law, father-in-law, parent (includes stepparent), brother or sister (includes stepbrother or stepsister), or child (includes legally adopted or stepchild).

"Injury" means bodily injury due to an Accident which: (a) results solely, directly and independently of disease, bodily infirmity or any other causes; and (b) occurs while coverage is in force.

All injuries sustained in any one Accident, including all related conditions and recurrent symptoms of these injuries, are considered one Injury.

"Medical Necessity/Medically Necessary" means that a drug, device, procedure, service or supply is necessary and appropriate for the diagnosis or treatment of a Sickness or Injury based on generally accepted current medical practice in the United States at the time it is provided.

A service or supply will not be considered as Medically Necessary if:

- a) it is provided only as a convenience to the Covered Person or provider; or
- b) it is not the appropriate treatment for the Covered Person's diagnosis or symptoms; or
- c) it exceeds (in scope, duration or intensity) that level of care which is needed to provide safe, adequate and appropriate diagnosis or treatment; or
- d) it is Experimental/Investigational or for research purposes; or
- e) could have been omitted without adversely affecting the patient's condition or the quality of medical care; or
- f) involves treatment of or the use of a medical device, drug or substance not formally approved by the U.S. Food and Drug Administration (FDA); or
- g) involves a service, supply or drug not considered reasonable and necessary by the Center for Medicare and Medicaid Services Issues Manual; or
- h) it can be safely provided to the patient on a more cost-effective basis such as outpatient, by a different medical professional or pursuant to a more conservative form of treatment.

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

"One Sickness" means a Sickness and all recurrences and related conditions which are sustained by a Covered [Person] [Student].

"Orthopedic Brace and Appliance" means a supportive device or appliance used to treat a Sickness or Injury.

"Physiotherapy" means any form of the following administered by a Doctor for treatment of Sickness or Injury: physical or mechanical; diathermy; ultra-sonic therapy; heat treatment in any form; or manipulation or massage.

"Policy Year" means the period of time measured from the Effective date to the Termination Date as shown in the Schedule of Benefits in the Policy on file with the Policyholder.

"Preventive Services" mandated by the Patient Protection and Affordable Care Act and, in addition to any other preventive benefits described in the Policy or Certificate, means the following services and without the imposition of any cost-sharing requirements, such as deductibles, copayment amounts or coinsurance amounts to any Covered Person receiving any of the following:

1. Evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force, except that the current recommendations of the United States Preventive Service Task Force regarding breast cancer screening, mammography, and prevention of breast cancer shall be considered the most current other than those issued in or around November 2009;

2. Immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention with respect to the Covered Person involved;
3. 3. With respect to infants, children, and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration; and
4. With respect to women, such additional preventive care and screenings, not described in paragraph 1 above, as provided for in comprehensive guidelines supported by the Health Resources and Services Administration.

The Company shall update new recommendations to the preventive benefits listed above at the schedule established by the Secretary of Health and Human Services.

“Reasonable and Customary” (“R&C”) means the charge, fee or expense which is the smallest of: (a) the Actual Charge; (b) the charge usually made for a covered service by the provider who furnishes it; (c) the negotiated rate, if any; and (d) the prevailing charge made for a covered service in the geographic area by those of similar professional standing.

“Geographic area” means the three digit zip code in which the services, procedure, devices, drugs, treatment or supplies are provided or a greater area, if necessary, to obtain a representative cross-section of charge for a like treatment, service, procedure, device, drug or supply.

Reasonable and Customary charges also means the percentile of the payment system in effect on the Effective Date shown in the Schedule of Benefits in the Policy on file with the Policyholder.

“Sickness” means disease or illness including related conditions and recurrent symptoms of the Sickness. Sickness also includes pregnancy and Complications of Pregnancy. All Sicknesses due to the same or a related cause are considered One Sickness.

“Sound Natural Teeth” means natural teeth, the major portion of the individual tooth which is present regardless of fillings and is not carious, abscessed, or defective. Sound Natural Teeth will not include capped teeth.

“Spouse” means the Covered Student’s legal Spouse.

“Student Health Center” means any organization, facility or clinic owned, operated, maintained or supported by the Policyholder.

## PPO PROVIDER

Preferred Provider Organization: First Health

Toll-Free Telephone Number: (888) 226-5116

Network Website: [www.firsthealthlbp.com](http://www.firsthealthlbp.com)

Persons insured under the Plan may choose to be treated within or outside of the First Health PPO Network. Reimbursement rates will vary depending upon the source of card as described under the Schedule of Benefits herein. If a Covered Person seeks treatment for a non-PPO provider, benefits will be reduced to the percentage shown in the Schedule of Benefits. Please be aware that if a Covered Person is treated at a PPO Hospital, it does not guarantee that all providers at the Hospital are participating providers. In addition, if a Covered Person is referred by a participating provider to another facility or provider, it does not mean that the provider or facility to which the Covered Person is referred is also a participating provider. It is the Covered Person’s responsibility to verify that the provider is part of the PPO network. A list of providers in the First Health Network is available for review via the “Preferred Provider Lookup” that can be accessed at [www.firsthealthlbp.com](http://www.firsthealthlbp.com).

## MORAVIAN COLLEGE PLAN SCHEDULE OF BENEFITS

**This Plan would satisfy the Gold Level – Actuarial Value 82.98%**

	In-Network	Out-of-Network
Aggregate Maximum Amount per Policy Year	Unlimited	
<p><b>Out-of-Pocket-Limit</b>                      The Out-of-Pocket Limit is the maximum amount a Covered Person will pay for Eligible Expenses incurred during a Policy Year. The Out-of-Pocket Limit includes Deductibles, Co-payments and Coinsurance. The Out-of-Pocket Limit does not include charges in excess of Reasonable and Customary (“R&amp;C”); expenses incurred for prescription drugs outside a participating OptumRx pharmacy; charges in excess of any specified maximum; or charges incurred for any services not covered under the Policy.</p> <p>When this benefit becomes applicable to a Covered Person during a Policy Year, Eligible Expenses incurred in the remainder of that Policy Year will be payable at 100% up to any benefit maximum that may apply.</p> <p>If, in any Policy Year, the sum of Eligible Expense used toward the Out-of-Pocket Limit of a Covered Student and his or her covered Dependents equals the Family Out-of-Pocket Limit shown, the Out-of-Pocket Limit will be deemed to be met with respect to Eligible Expense incurred by such Covered Student and his or her covered Dependents for the rest of that Policy Year. When the Family Out-of-Pocket Limit is reached, the Covered Percentage will be increased to 100% of the Eligible Expenses incurred for the remainder of that year.</p>	\$5,000 per Covered Person per Policy Year  \$10,000 per family per Policy Year	\$5,000 per Covered Person per Policy Year  \$10,000 per family per Policy Year
Deductible Amount per Policy Year per Covered Person	\$250	\$500
<b>INPATIENT BENEFITS</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
Daily Room & Board Maximum, limited to average semi-private rate	80% of Allowable Charges (“AC”)	60% of R&C
Miscellaneous Hospital Expense, includes expenses incurred for anesthesia and operating room; laboratory tests and x-rays, (including professional fees); oxygen tent; drugs, medicines (excluding take-home drugs), dressings; and other Medically Necessary and prescribed Hospital expenses. Subject to a \$250 Co-payment per Hospital Admission	80% of AC	60% of R&C
Maternity and Complications of Pregnancy	Same as any other Sickness	Same as any other Sickness
Physiotherapy, Occupational Therapy, Cardiac/Pulmonary Therapy during Hospital Confinement	80% of AC	60% of R&C
Surgical Expense	80% of AC	60% of R&C
Assistant Surgeon (Inpatient Only)	80% of AC	60% of R&C
Anesthetist	80% of AC	60% of R&C

In-Hospital Doctor's Fees Expense (Doctor other than a Doctor who performed surgery on or administered anesthesia to the Covered Person)	80% of AC	60% of R&C
Psychiatric Conditions Expense (serious mental illness/mental and nervous disorders)	Same as any other Sickness	Same as any other Sickness
Alcoholism & Substance Abuse Expense	Same as any other Sickness	Same as any other Sickness
<b>OUTPATIENT BENEFITS</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
Surgical Expense	80% of AC	60% of R&C
Anesthetist	80% of AC	60% of R&C
Day Surgery Facility / Miscellaneous, when scheduled surgery is performed in a Hospital, outpatient facility or ambulatory surgical center, including use of operating room, laboratory tests and x-ray examinations (including professional fees); anesthesia; infusion therapy; drugs or medicines and supplies; therapeutic services (excluding Physiotherapy or take home drugs and medicines).	80% of AC	60% of R&C
Hospital Emergency Room and Non-Scheduled Surgery: For use of Hospital Emergency Room, including attending Doctor's charges, operating room, lab and x-ray examinations, supplies. The Co-payment Amount of \$250 will apply to each visit to the Hospital Emergency Room unless the Covered Person is admitted to the Hospital as an inpatient.	80% of AC after a \$250 Co-payment per visit	80% of R&C after a \$250 Co-payment per visit
Preventive Services, mandated by the Patient Protection and Affordable Care Act To view a list of covered preventive services, go to <a href="https://www.healthcare.gov/coverage/preventive-care-benefits">https://www.healthcare.gov/coverage/preventive-care-benefits</a>	100% of AC (not subject to Deductible or Co-payment)	60% of R&C
Allergy Testing and Serum Allergy serum is covered as a medical expense when it is not obtained under the Prescribed Medicines Expense. Allergy shots are covered under the Out of Hospital Doctor's Fees Expense.	80% of AC	60% of R&C
Laboratory and X-ray Examinations (not otherwise covered under Preventive Services)	80% of AC	60% of R&C
CAT Scan/MRI/PET Scan	80% of AC	60% of R&C
Radiation Therapy and Chemotherapy	80% of AC	60% of R&C
Durable Medical Equipment and Orthopedic Appliance	80% of AC	60% of R&C
Orthopedic Braces and Appliances	80% of AC	60% of R&C
Respiratory Therapy	80% of AC	60% of R&C
Prosthetic Appliance and Devices	80% of AC	60% of R&C
Rehabilitative Services (Physiotherapy, occupational therapy, chiropractic, cardiac/pulmonary)	80% of AC	60% of R&C
Habilitative Services (Physiotherapy, occupational therapy, chiropractic, cardiac/pulmonary)	80% of AC	60% of R&C
Speech Therapy	80% of AC	60% of R&C
Dialysis and Filtration Procedures	80% of AC	60% of R&C

Intravenous Home Therapy	80% of AC	60% of R&C
<p>Infertility Services</p> <p>Benefits are payable for artificial insemination when services are provided in a PPO facility and services are performed by a referred Specialist for the promotion of fertilization of the female Covered Person's own eggs. It does not include In vitro fertilization, embryo transplant, ovum retrieval, including, but not limited to, gamete intrafallopian transfer (GIFT), zygote intrafallopian transfer (ZIFT) and any services required in connection with these procedures. No coverage is available to Dependent Children.</p>	80% of AC	60% of R&C
<p>Out of Hospital Doctor's Fees Expense</p> <p>Doctor (other than Specialist) / Specialist*</p> <p>*Specialist – a Doctor whose practice is limited to a particular branch of medicine.</p> <p>Benefits do not apply when related to surgery or Physiotherapy.</p> <p>Includes infusion therapy; and benefit for nutritional counseling..</p>	80% of AC after a \$15 Co-payment per visit	60% of R&C after a \$15 Co-payment per visit
Consultant's Fee Expense	80% of AC	60% of R&C
Ambulance Expense	100% of R&C	100% of R&C
Dental Treatment Expense (Injury to Sound Natural Teeth Only)	80% of AC	60% of R&C
<p>Pediatric Dental Treatment Expense (for Covered Persons under age 19 only): Limited to one dental exam and cleaning every 6 months.</p> <p><b>Covered Percentage:</b></p> <p>For Preventive Services For Basic Services For Primary/Major Services For Orthodontic Services Co-payment Amount per visit</p> <p><b>For details, see the Policy on file with the Policyholder.</b></p>	<p>80% of R&amp;C 60% of R&amp;C 50% of R&amp;C 50% of R&amp;C \$25</p>	
<p>Prescribed Medicines Expense – prescriptions must be filled at an Optum Rx participating pharmacy. For a list of nationwide participating pharmacies, please visit <a href="http://www.studentinsurance.com/Apps/Schools/Default.aspx?ID=484">www.studentinsurance.com/Apps/Schools/Default.aspx?ID=484</a>.</p> <p>This benefit applies to all prescribed FDA-approved birth control methods. The Co-pays and Deductible do not apply to prescribed FDA-approved birth control.</p>	<p>Co-payment per prescription – limited to a 30 day supply:</p> <p>\$15 Generic \$35 Formulary Brand Name \$50 Non-Formulary Brand Drug \$50 Specialty Brand Drug</p>	
Psychiatric Conditions Expense (serious mental illness/mental and nervous disorders)	Same as any other Sickness	Same as any other Sickness
Alcoholism and Substance Abuse Expense	Same as any other Sickness	Same as any other Sickness

<p>Vision Care Expense (For Covered Persons age 19 and older): One routine exam per Policy Year; and one set of lenses and frames per Policy Year.</p> <p>Maximum Amount per Policy Year: \$750</p> <p>Co-payment Amount per visit:</p> <ul style="list-style-type: none"> <li>• Examination \$25</li> <li>• Material \$25</li> </ul> <p>Covered Percentage</p> <p>Standard Plastic Lenses</p> <ul style="list-style-type: none"> <li>• Single Vision \$25 Maximum</li> <li>• Bifocal \$25 Maximum</li> <li>• Trifocal \$25 Maximum</li> <li>• Lenticular \$25 Maximum</li> <li>• Progressive \$25 Maximum</li> </ul> <p>Frames \$100 Maximum</p> <p>Contact Lenses (in lieu of eyeglass lenses and frames)</p> <p>Fit, Follow-up and Materials:</p> <ul style="list-style-type: none"> <li>-Effective \$25 Maximum</li> <li>-Medically Necessary \$50 Maximum</li> </ul>		
<p>Pediatric Vision Care Expense (for Covered Persons under age 19 only): One routine exam per Policy Year; and one set of lenses and frames per Policy Year.</p> <p>Co-payment Amount per visit:</p> <ul style="list-style-type: none"> <li>• Examination \$25</li> <li>• Materials \$25</li> </ul> <p>Covered Percentage</p> <p>Standard Plastic Lenses</p> <ul style="list-style-type: none"> <li>• Single Vision \$25 Maximum</li> <li>• Bifocal \$25 Maximum</li> <li>• Trifocal \$25 Maximum</li> <li>• Lenticular \$25 Maximum</li> <li>• Progressive \$25 Maximum</li> </ul> <p>Frames \$150 Maximum</p> <p>Contact Lenses (in lieu of eyeglass lenses and frames)</p> <p>Fit, Follow-up and Materials:</p> <ul style="list-style-type: none"> <li>-Effective \$25 Maximum</li> <li>-Medically Necessary \$50 Maximum</li> </ul>		
<p>Home Health Care Expense</p>	<p>80% of AC</p>	<p>60% of R&amp;C</p>
<p>Hospice Care Expense</p>	<p>80% of AC</p>	<p>60% of R&amp;C</p>
<p>Urgent Care Expense</p>	<p>80% of AC</p>	<p>60% of R&amp;C</p>
<p>Skilled Nursing Facility</p>	<p>Same as any other Sickness</p>	<p>Same as any other Sickness</p>

## REPATRIATION OF REMAINS/MEDICAL EVACUATION BENEFITS

### REPATRIATION OF REMAINS: \$50,000 Maximum Amount

If a Covered Person suffers loss of life due to Injury or emergency Sickness while outside his or her home country, the Company will pay, subject to the limitations set out herein, for Eligible Expenses reasonably incurred to return his or her body to his or her current place of primary residence, but not exceeding the Maximum Amount.

Eligible Expenses include, but are not limited to: (1) embalming or cremation; (2) the most economical coffins or receptacles adequate for transportation of the remains; and (3) transportation of the remains by the most direct and economical conveyance and route possible.

Travel Guard must make all arrangements and must authorize all expenses in advance for this benefit to be payable. The Company reserves the right to determine the benefit payable, including any reductions, if it was not reasonably possible to contact Travel Guard in advance. Please see page 14 for a description of the Travel Guard services and for procedures on how to contact Travel Guard.

### MEDICAL EVACUATION: \$50,000 Maximum Amount

The Company will pay, subject to the limitations set out herein, for eligible Medical Evacuation expenses reasonably incurred if the Covered Person suffers an Injury or emergency Sickness that warrants his or her Medical Evacuation while outside his or her home country but not exceeding the Maximum Amount per Covered Person for all Medical Evacuations due to all Injuries from the same accident or all emergency Sicknesses from the same or related causes. The Doctor ordering the Medical Evacuation must certify: (a) that the severity of the Covered Person's Injury or emergency Sickness warrants his or her Medical Evacuation; and (b) the Covered Person has been Hospital confined for at least five (5) consecutive days prior to Medical Evacuation. All Transportation arrangements made for the Medical Evacuation must be by the most direct and economical conveyance and route possible.

Travel Guard must make all arrangements and must authorize all expenses in advance for this benefit to be payable. The Company reserves the right to determine the benefit payable, including any reductions, if it was not reasonably possible to contact Travel Guard in advance. Please see page 14 for a description of the Travel Guard services and for procedures on how to contact Travel Guard.

## COORDINATION OF BENEFITS

The Plan will coordinate benefits with other health carriers when duplicate coverage exists. Total payment from this coverage and other health coverage which the Covered Person is enrolled shall not exceed 100% of the cost of the covered services.

## STATE MANDATED BENEFITS

The Plan also covers all applicable mandated benefits as required by the State of Pennsylvania. For details, see the Policy on file within your student account at [www.studentinsurance.com/Apps/Schools/Default.aspx?Id=484](http://www.studentinsurance.com/Apps/Schools/Default.aspx?Id=484).

## EXCLUSIONS AND LIMITATIONS

The Policy does not cover nor provide benefits for Loss or Expenses incurred:

1. as a result of dental treatment, except as provided elsewhere in the Policy. This exclusion does not apply to Essential Health Benefits mandated by the Patient Protection and Affordable Care Act.
2. for services normally provided without charge by the Policyholder's Health Service, Infirmary or Hospital, or by health care providers employed by the Policyholder or services covered by the Student Health Center fee.
3. for eye examinations, eyeglasses, contact lenses or prescription for such except as specifically provided under Vision Care Expense or Pediatric Vision Care Expense; radial keratotomy or laser surgery; hearing aids; except as required for repair caused by a covered Injury. This exclusion does not apply to Essential Health Benefits mandated by the Patient Protection and Affordable Care Act.
4. for hearing examinations or hearing aids except as specifically provided in the Policy.
5. as a result of an Accident occurring in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation, except as a fare-paying passenger in an aircraft operated by a commercial scheduled airline maintaining regular published schedules on a regularly established route. This exclusion does not apply to a Covered Student while taking flight instructions for Policyholder credit.
6. for Injury or Sickness resulting from war or act of war, declared or undeclared.
7. as a result of an Injury or Sickness for which the Covered Person is entitled to benefits under any Workers' Compensation or Occupational Disease Law.

8. as a result of Injury sustained or Sickness contracted while in the service of the Armed Forces of any country. Upon the Covered Person entering the Armed Forces of any country, the Company will refund any unearned pro-rata premium. This does not include Reserve or National Guard Duty for training unless it exceeds 31 days.
9. for treatment provided in a government Hospital unless there is a legal obligation to pay such charges in the absence of insurance.
10. for cosmetic surgery. "Cosmetic surgery" shall not include reconstructive surgery when such surgery is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part and reconstructive surgery because of a congenital disease or anomaly of a covered Dependent newborn child which has resulted in a functional defect. It also shall not include breast reconstructive surgery after a mastectomy.
11. for Injuries sustained as the result of a motor vehicle Accident to the extent provided for any loss or any portion thereof for which mandatory automobile no-fault benefits are recovered or recoverable.
12. for preventive immunizations, injections, medicines, serums, vaccines or vitamins except as specifically provided in the Policy. This exclusion does not apply to Preventive Services mandated by the Patient Protection and Affordable Care Act.
13. as a result of committing or attempting to commit an assault or felony or participation in a felony, riot, or civil commotion.
14. for Elective Treatment or elective surgery except as specifically provided in the Policy.
15. after the date insurance terminates for a Covered Person.
16. for any services rendered by a Covered Person's Immediate Family Member.
17. for any treatment, service or supply which is not Medically Necessary.
18. as a result of suicide or any attempt at suicide, including drug overdose or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury.
19. for personal items or services such as television, telephone or transportation.
20. for loss due to voluntary use of any drug, narcotic or controlled substance, unless prescribed by a Doctor. This exclusion does not apply to Essential Health Benefits mandated by the Patient Protection and Affordable Care Act.
21. for Injury due to being legally intoxicated, as defined by the jurisdiction in which an Accident occurs while operating a motor vehicle.
22. for surgery and/or treatment of: deviated nasal septum, including submucous resection and/or other surgical correction thereof; infertility (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception; except that coverage for diagnosis and treatment of a correctable medical condition otherwise covered under the Policy that results in infertility will not be excluded. This exclusion does not apply to Essential Health Benefits mandated by the Patient Protection and Affordable Care Act.
23. for maintenance therapy which is defined as those therapy services rendered to a Covered Person who is no longer making documentable progress to maintain the level of progress previously attained.
24. for Injury resulting from travel in, sitting in or on, getting in or off, or working on or around any motorcycle or recreational vehicle or upon a snowmobile, ATV (all terrain or similar type two or three-wheeled vehicle and/ or off-road four wheeled motorized vehicles).
25. for elective abortions.
26. for Injury resulting from: the practicing for, participating in, or traveling as a team member to and from intercollegiate, professional and semi-professional sports.
27. for treatment in the Hospital emergency room which is not due to an Emergency Medical Condition.
28. for Injury resulting from fighting, except in self-defense.

## TRAVEL GUARD<sup>®</sup>

### Description of Travel Assistance Services for Students

Wherever your travels may take you, in the event of a medical emergency or unexpected travel problem, Travel Guard is never more than a phone call away. Our state-of-the-art service centers deliver global service 24 hours a day, 7 days a week, 365 days a year.

#### How to contact Travel Guard:

Inside the United States and Canada, dial toll-free +1-877-249-5362

Outside the U.S. and Canada:

- Request an international operator.
- Request the operator to place a collect call to the U.S. at +1-715-295-9625.

Email us at [assistance@aig.com](mailto:assistance@aig.com)

#### When to contact Travel Guard:

- If you require medical assistance or have a medical emergency.
- If you need assistance with a non-medical situation such as lost luggage, lost documents or other travel issues.

## Helpful information to have available when you call Travel Guard:

- Policy number or school name
- Nature of your call and/or emergency
- Current location
- Contact phone number and email address
- Secondary point of contact
- Date of birth

## Travel Medical Assistance

From physician referrals to coordinating medical evacuations, we help traveling students address their medical needs with expediency and expert care:

- Coordinate medical evacuation arrangements
- Physician/hospital/dental/vision care referral details, when medical attention is required including assistance with appointments
- Coordination of repatriation arrangements for the return of mortal remains in accordance with local governmental procedures
- Assistance with emergency prescription replacement while abroad
- Dispatch of doctor or specialist
- In-patient and out-patient medical case management
- Arrangements of visitor to bedside of hospitalized insured
- Eyeglasses and corrective lens replacement assistance

## General Travel Assistance

Flight delays, inclement weather, lost or stolen luggage and other travel hassles are an unfortunate reality of travel today. We keep traveling students on the move with a variety of travel assistance services:

- Lost or stolen documents assistance
- Embassy and consulate information and referrals
- Lost baggage search and luggage replacement assistance
- Emergency language interpretation and translation services
- Emergency return travel arrangements
- Flight and hotel re-bookings
- Immunization, visa and passport information
- Guaranteed hotel check-in
- Travel delay reports
- Emergency cash transfer assistance
- Legal referrals/bail bond assistance
- Foreign exchange, ATM and weather information
- Worldwide public holiday information
- Urgent message relay to family, friends or university associates

## Travel Concierge Services

Whether it is finding local restaurants or concert tickets, our Concierge Desk is a direct line to a team of professional and personal assistants available to help your travels be more effective:

- Referrals for counselling services
- Restaurant or local activity assistance Recommendations for spring break
- Moving coordination assistance
- Locate laundry facilities, post offices or bus schedules
- Recommend local car maintenance assistance
- Concert and event ticketing
- Electronic and wireless device assistance
- Movie and theatre information and ticketing
- Assistance with locating low fuel prices
- Assistance with finding places to purchase room supplies
- Locating retail stores (including shopping, coffee shops with free wireless internet access)

## Travel Assistance Website and Mobile App

You can access our secure website, an online resource to stay a step ahead with the latest travel, security and health information. Whether it's prior to travel, during the trip, or after the return home, our members-only assistance website provides student travelers access to in-depth travel, health and security information. You can connect to the travel assistance website from your computer, smartphone or tablet 24/7/365. Please visit [www.aig.com/us/travelguardassistance.com](http://www.aig.com/us/travelguardassistance.com) for more information about the website and mobile app.

- Email alerts contain security developments, such as terror attacks, major strikes, disasters or disruptions and government warnings that may affect your travel destination(s) and specific travel dates.
- Country reports provide key information on political conditions, security issues, travel logistics and cultural considerations.
- The Travel Health section educates travelers on health-related concerns, precautions and requirements for destinations and ability to create personal travel health profiles.
- The Medical Translations tool translates medical terms and phrases into multiple languages.
- The Drug Brand Equivalency tool generates drug brand names and their equivalent names in multiple countries.
- Security Awareness Training provides online travel safety videos and knowledge tests provide basic tools and information to be an aware, organized and prepared traveler.

## About AIG Travel and Travel Guard®

AIG Travel, Inc., a member of American International Group, Inc., is a worldwide leader in travel insurance solutions and assistance. Travel Guard<sup>®</sup> is the marketing name for its portfolio of travel insurance solutions and travel-related services, including assistance and security services, marketed to both leisure and business travelers around the globe. Services are provided through a network of wholly owned service centers located in Asia, Europe and the Americas. For additional information, please visit our websites at [www.aig.com/travel](http://www.aig.com/travel) and [www.travelguard.com](http://www.travelguard.com).

## CLAIMS FILING PROCEDURES

**Customer Services Representatives are available Monday – Friday 8:00 a.m. to 5:00 p.m.**

Claims can be accepted directly from Doctors and medical facilities if the claim includes the name of the Covered Person, Covered Student's school name, date of services, diagnosis, treatment procedure and billed charges. Proof of loss must be furnished within 90 days after the date of such loss.

Claims can be submitted online at [www.studentinsurance.com/Apps/Schools/Default.aspx?ID=484](http://www.studentinsurance.com/Apps/Schools/Default.aspx?ID=484) or fill in the necessary information and mail all itemized medical and Hospital bills to the following address:

**Consolidated Health Plans  
2077 Roosevelt Avenue  
Springfield, MA 01104**

Questions regarding benefits, specific claim information and periods of coverage should be directed to the above address or the following Consolidated Health Plans Customer Service phone number: (877) 657-5030

## ASK MAYO - NURSELINE

(Ask Mayo is not affiliated with National Union Fire Insurance Company of Pittsburgh, Pa.)

Choosing the right level of care can help you save time, money and possibly your life. Contact Ask Mayo Clinic anytime, anywhere – day or night, when your doctor's office is closed, from the comfort of your home or when you are traveling.

For confidential health care advice and information, 24 hours a day, 365 days a year, call toll free 844-886-2896.

Ask Mayo is not a substitute for emergency response systems. In a medical emergency, you should call 911 or your local emergency number.

Ask Mayo Clinic nurses do not answer health plan benefit questions. If you have questions about benefits of claims, please call your health plan's customer service department.

## THIS PLAN ADMINISTERED BY:

**Consolidated Health Plans**  
**2077 Roosevelt Avenue**  
**Springfield, MA 01104**  
**1-877-657-5030**

## WEBSITE:

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

## SCHOOL'S BROKER:

Collegiate Risk Management  
110 Athens Street  
Tarpon Springs, FL 34689  
Phone: 1-800-922-3420  
Fax: 727-939-8323  
[www.Collegiaterisk.com](http://www.Collegiaterisk.com)

## PREFERRED PROVIDER NETWORK

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

## STUDENT HEALTH INSURANCE

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

Toll Free: 1-877-657-5030

At AIG, we value the trust our customers have placed in us. That is why protecting the privacy of your personal information is of paramount importance to us. For more information, please go to our website at [www.AIG.com](http://www.AIG.com).