Student Health Insurance Plan

Plan Year 17/18

Designed Exclusively for the Students of:
Drexel University ELC
Philadelphia, PA
2017 - 2018

Underwritten by:
Atlanta International Insurance Company
Flushing, NY

Policy Number: AIIC1718PASHIP72
Group Number: ST0836SH
Effective: 09/19/2017 – 09/19/2018
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Where to Find Help

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<th>For Questions About:</th>
<th>Please Contact:</th>
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<tr>
<td>Enrollment</td>
<td>Servicing Broker</td>
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<td></td>
<td>The Harbour Group</td>
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<td></td>
<td>PO Box 998</td>
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<td></td>
<td>Springboro, OH 45066</td>
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<td>(937) 748-5200</td>
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<td>Email: <a href="mailto:info@hginsurance.com">info@hginsurance.com</a></td>
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<tr>
<td>Claims Processing</td>
<td>Consolidated Health Plans</td>
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<tr>
<td>ID Cards</td>
<td>2077 Roosevelt Avenue</td>
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<tr>
<td>Preferred PPO Provider Listings</td>
<td>Springfield, Massachusetts 01104</td>
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<tr>
<td>ID card Requests</td>
<td>(877) 657-5030</td>
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<tr>
<td>Dependent Enrollment</td>
<td><a href="http://www.chpstudent.com">www.chpstudent.com</a></td>
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<td>Preferred PPO Provider Listings</td>
<td>Consolidated Health Plans</td>
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<td><a href="http://www.phcs.com">www.phcs.com</a></td>
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<tr>
<td>Prescription Drug Providers</td>
<td>OptumRX</td>
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Am I Eligible?

All registered full-time degree-seeking undergraduate, graduate, and international students with J-1 or F-1 visas are eligible and automatically enrolled. This plan is mandatory for all students enrolled in the Drexel University English Language Center of the College of Arts and Sciences.

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

Each Eligible Student is eligible for Coverage under the policy. Except in the case of medical withdrawal due to Sickness or Injury, any Student withdrawing from school during the first thirty-one (31) days of the period for which Coverage is purchased, will not be covered under the policy and a full refund of Premium will be made minus the cost of any claim Benefits made by Us. Students withdrawing after such thirty-one (31) days will remain covered under the Policy for the term purchased and no refund will be allowed.

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

Coverage for Dependents

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

Qualifying Life Event

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

Qualifying Life Event that qualifies an Insured Student to apply for coverage include:
1. Marriage;
2. Loss of a spouse; whether by death, divorce, annulment or legal separation;
3. Birth or adoption of a child, or acquiring a child through marriage;
4. A change in the benefit plan available to the Insured Student’s spouse;
5. Termination of the Insured Student’s spouse employment; and
6. Termination of Coverage under another health plan.

Effective and Termination Dates

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

<table>
<thead>
<tr>
<th>Coverage Period</th>
<th>Coverage Start Date</th>
<th>Coverage End Date</th>
<th>Dependent Enrollment Deadline</th>
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<tbody>
<tr>
<td>Annual</td>
<td>09/19/2017</td>
<td>09/19/2018</td>
<td>10/18/2017</td>
</tr>
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</table>

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

Dependent’s coverage, under the Voluntary Participation Basis, becomes effective on the later of:
1. The day after the date of postmark when the Enrollment Form is mailed; or
2. The beginning date of the term for which premium has been paid; or
3. The day after the date the required individual Enrollment Form and premium payment are received by Us or Our authorized agent. This applies only when premium payment is made within 31 days of the student’s enrollment in the School’s insurance plan; or
4. The Policy Effective Date.

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

Termination of Benefits

Termination Dates: An Insured Person’s insurance will terminate on the earliest of:
1. The date the policy terminates for all Insured Persons; or
2. The end of the period of coverage for which premium has been paid; or
3. The date an Insured Person ceases to be eligible for the insurance; or
4. The date an Insured Person enters military service; or
5. For International Students, the date the student ceases to meet Visa requirements; or
6. On any premium due date the Policyholder fails to pay the required premium for an Insured Person except as the result of an inadvertent error.

Premium Refund Policy

Premiums received by Us are fully earned upon receipt. Refund of premium will be considered only:
1. For any student who does not attend school during the first thirty-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 will be made for such person upon written request received by Us within ninety (90) days of withdrawal from school.

No other refunds will be allowed.
Extension of Benefits

Coverage under the policy ceases on the Termination Date shown in the Insurance Information Schedule. However, coverage for an Insured Person will be extended as follows: If an Insured Person is Hospital Confined for Covered Injury or Covered Sickness on the date his or her insurance terminates, we will continue to pay benefits for up to 90 days from the Termination Date while such Confinement continues.

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

Definitions

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

Accident means accidental bodily injury sustained by the Insured Person which are the direct and independent cause of the loss.

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

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

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

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

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

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

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

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

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

Confinement/Confined means one or more separate or combined periods of confinement in a hospital, for the same or related causes not separated by an interval of at least 6-consecutive months between the end of one such period and the beginning of the succeeding period. When succeeding confinements for the same or related causes are separated by such a 6-month interval, the second confinement will be considered a new period of confinement and any applicable benefit limits will be restored.

Copayment means a specified dollar amount an Insured Person must pay for specified Covered Medical Expenses. Any Copayment amounts are shown in the Schedule of Benefits.
**Country of Assignment** means the country in which an Eligible International Student, scholar or visiting faculty member is:

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

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

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

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

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

**Covered Sickness** means an illness, disease or condition including pregnancy and Complications of Pregnancy that impairs an Insured Person’s normal function of mind or body and which is not the direct result of an Injury which 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 dialing living and taking medications. Activities of daily living include: bathing, dressing or grooming, eating, toileting, walking and getting in and out of bed. Custodial Care can usually be provided by someone without professional and medical skills or training.

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

**Dependent** means:

1. An Insured Student’s lawful spouse or lawful Domestic Partner;
2. An Insured Student’s dependent biological or adopted child or stepchild under age 26; and
3. An Insured Student’s unmarried biological or adopted child or stepchild who has reached age 26 and who is:
   a. primarily dependent upon the Insured Student for support and maintenance; and
   b. incapable of self-sustaining employment by reason of intellectual disability, mental illness or disorder or physical handicap.

   Proof of the child’s incapacity or dependency must be furnished to Us for an already enrolled child who reaches the age limitation, or when an Insured Student enrolls a new disabled child under the plan.

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

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

Durable Medical Equipment does not include:

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

**Effective Date** means the date coverage becomes effective.
Elective Surgery or Elective Treatment means surgery or medical Treatment that is:
1. Not necessitated by a pathological or traumatic change in the function or structure of any part of the body; and
2. Which occurs after the Insured Person’s Effective Date of coverage.

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

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

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

Emergency Medical Condition means a Covered Sickness or Injury for which immediate medical Treatment is sought at the nearest available facility. The Condition must be one which manifests itself by acute symptoms which are sufficiently severe (including severe pain) that a prudent layperson with average knowledge of health and medicine could reasonably expect the absence of immediate medical attention to result in any of the following:
1. Placing the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy;
2. Serious impairment to bodily functions; or
3. Serious dysfunction of any bodily organ or part.

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

Essential Health Benefits mean benefits that are defined in Section 1302(b) of the Patient Protection and Affordable Care Act and as further defined by the Secretary of the United States Department of Health and Human Services and includes the following categories of covered services:
1. Ambulatory patient services;
2. Emergency services;
3. Hospitalization;
4. Maternity and newborn care;
5. Mental health and Substance Use Disorder services, including behavioral health Treatment;
6. Prescription drugs;
7. Rehabilitative and Habilitative services and devices;
8. Laboratory services;
9. Preventive and wellness services and chronic disease management; and
10. Pediatric services, including oral and vision care.

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

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

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

Habilitation/Habilitative Services means health care services that help the Insured Person keep, learn, or improve skills and functions for daily living. Habilitative Services may include such services as Physical Therapy, occupational therapy, and speech therapy.
**Home Country** means the Insured Student’s country of citizenship. If the Insured Student has dual citizenship, his or her Home Country is the country of the passport he or she used to enter the United States. The Insured Student’s Home Country is considered the Home Country for any dependent of an Insured Student while insured under this Policy.

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

**Hospital** means an institution that is licensed or approved as a hospital by the responsible state agency, is primarily engaged in providing medical care and treatment of sick or injured persons on an in-patient basis for which a charge is made, 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. It shall also include Rehabilitative facilities if such is specifically required for Treatment of physical disability.

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

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

**Insured Person** means an Insured Student or Dependent of an Insured Student while insured under this Policy.

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

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

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

**Loss** means medical expense caused by an Injury or Sickness which is covered by this Policy.

**Medically Necessary or Medical Necessity** means health care services that a Physician, exercising prudent clinical judgment, would provide to an Insured Person for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, disease or its symptoms, and that are:
1. In accordance with generally accepted standards of medical practice;
2. Clinically appropriate, in terms of type, frequency, extent, site and duration and considered effective for the Insured Person’s illness, injury or disease; and
3. Not primarily for the convenience of the Insured Person, Physician or other health care provider and not more-costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or Treatment of that Insured Person’s illness, injury or disease.

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

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

**Nurse** means a licensed Registered Nurse (R.N.) or Licensed Practical Nurse (L.P.N.) who:
1. Is properly licensed or certified to provide medical care under the laws of the state where the Nurse practices; and
2. Provides medical services which are within the scope of the Nurse’s license or certificate who does not ordinarily reside in the Insured Person’s home or is not related to the Insured Person by blood or marriage.
Organ Transplant means the moving of an organ from one body to another or from a donor site to another location of the person’s own body, to replace the recipient’s damaged, absent or malfunctioning organ.

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

Physical Therapy means any form of the following:
1. Physical or mechanical therapy;
2. Diathermy;
3. Ultra-sonic therapy;
4. Heat Treatment in any form; or
5. Manipulation or massage.

Physician means a health care professional practicing within the scope of his or her license and is duly licensed by the appropriate state regulatory agency to perform a particular service which is covered under this policy, and who is not:
1. The Insured Person;
2. An Immediate Family Member; or
3. A person employed or retained by the Insured Person.

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

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

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

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

Qualifying Life Event means an event that qualifies an Insured Student to apply for coverage on the Insured Student’s Dependent due to a Qualifying Life Event under this Policy.

Rehabilitative means the process of restoring an Insured Person’s ability to live and work after a disabling condition by:
1. Helping the Insured Person achieve the maximum possible physical and psychological fitness;
2. Helping the Insured Person regain the ability to care for himself or herself;
3. Offering assistance with relearning skills needed in everyday activities, with occupational training and guidance with psychological readjustment.

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

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

Skilled Nursing Facility – a facility, licensed, and operated as set forth in applicable state law, which:
1. mainly provides inpatient care and Treatment for persons who are recovering from an illness or injury;
2. provides care supervised by a Physician;
3. provides 24-hour per day nursing care supervised by a full-time Registered Nurse;
4. is not a place primarily for the care of the aged, Custodial or Domiciliary Care, or Treatment of alcohol or drug dependency; and
5. is not a rest, educational, or custodial facility or similar place.

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

Stabilize means, with respect to an Emergency Medical Condition, to provide such medical Treatment of the condition as may be necessary to assure, within reasonable medical probability that no material deterioration of the condition is likely to result from or occur during the transfer of the individual from a facility.
Substance Use Disorder means any condition or disorder that substantially limits the life activities of the Insured Person with the disorder. Substance Use Disorders must be listed in the most recent version of either the Diagnostic and Statistical Manual of Mental Disorders (DSM) published by the American Psychiatric Association or the International Classification of Disease Manual (ICD) published by the World Health Organization.

Surgeon means a Physician who actually performs surgical procedures.

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

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

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

Usual and Reasonable means the normal charge, in the absence of insurance, of the provider for a service or supply, but not more than the prevailing charge in the area for a:
1. Like service by a provider with similar training or experience; or
2. Supply that is identical or substantially equivalent.

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

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

Preferred Provider Organization (PPO) Network

By enrolling in this Insurance Program, you have the PHCS 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.phcs.com, or contact Consolidated Health Plans toll-free at (877) 657-5030, or www.chpstudent.com for assistance.

Benefit Payments for Preferred Providers and Non-Preferred Providers

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

Pre-certification Process

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

The following Inpatient and Outpatient services or supplies 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. All partial hospitalization in a Hospital, residential Treatment facility, or facility established primarily for the Treatment of substance abuse.

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

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

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

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

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

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

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

### Schedule of Benefits

**SCHEDULE OF BENEFITS**

**Preventive Services:**
Preferred Provider: The Deductible, Coinsurance, and any Copayment are not applicable to Preventive Services. Benefits are paid at 100% of Usual and Reasonable charge 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. Any Deductible, Coinsurance, and Copayment for services provided by a Non-Preferred Provider are not applied toward the annual Out-of-Pocket Maximum.

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<thead>
<tr>
<th>Deductible:</th>
<th>Preferred Provider</th>
<th>Individual: $200</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Family: $400</td>
<td></td>
</tr>
<tr>
<td>Non-Preferred Provider</td>
<td>Individual: $400</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Family: $800</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Out-of-Pocket Maximum:</th>
<th>Preferred Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual: $7,150</td>
<td></td>
</tr>
<tr>
<td>Family: $14,300</td>
<td></td>
</tr>
<tr>
<td>Non-Preferred Provider:</td>
<td>No maximum</td>
</tr>
</tbody>
</table>

**Coinsurance Amount:**
Preferred Provider: 100% of the Preferred Allowance for Covered Medical Expenses unless otherwise stated below.
Non-Preferred Provider: 70% of the Usual and Reasonable charge for Covered Medical Expenses unless otherwise stated below.

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

**THE COVERED MEDICAL EXPENSE FOR AN ISSUED POLICY WILL BE:**
1. THOSE LISTED IN THE COVERED MEDICAL EXPENSES PROVISION;
2. ACCORDING TO THE FOLLOWING SCHEDULE OF BENEFITS; AND
3. DETERMINED BY WHETHER THE SERVICE OR TREATMENT IS PROVIDED BY A PREFERRED OR NON-PREFERRED PROVIDER.
<table>
<thead>
<tr>
<th>BENEFITS FOR COVERED INJURY/SICKNESS</th>
<th>PREFERRED PROVIDER</th>
<th>NON-PREFERRED PROVIDER</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Inpatient Benefits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospital Room &amp; Board Expenses</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Pre-certification required</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospital Intensive Care Unit Expense - in lieu of normal Hospital Room &amp; Board Expenses</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Hospital Miscellaneous Expenses for services &amp; supplies, such as cost of operating room, lab tests, prescribed medicines, X-ray exams, therapeutic services, casts &amp; temporary surgical appliances, oxygen, blood &amp; plasma, Pre-certification required misc. supplies Pre-certification required</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Preadmission Testing Pre-certification required</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Physician’s Visits while Confined Limited to one per day of Confinement</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td><strong>Inpatient Surgery:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surgeon Services</td>
<td>The Preferred Allowance stated Above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Anesthetist</td>
<td>The Preferred Allowance stated Above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Assistant Surgeon</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Physical Therapy (inpatient) Pre-certification required</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Skilled Nursing Facility Expense Benefit Up to 120 days per Policy Year Pre-certification required</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td><strong>Outpatient Benefits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient Surgery:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surgeon Services</td>
<td>The Preferred Allowance stated Above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Anesthetist</td>
<td>The Preferred Allowance stated Above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Assistant Surgeon</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Service Description</td>
<td>Allowed if Medical-Necessary</td>
<td>Usual &amp; Reasonable Charge</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------------------</td>
<td>------------------------------</td>
<td>---------------------------</td>
</tr>
<tr>
<td>Outpatient Surgery Miscellaneous (excluding not-scheduled surgery) – expenses for services &amp; supplies, such as cost of operating room, ambulatory surgery center, therapeutic services, misc. supplies, oxygen, oxygen tent, and blood &amp; plasma</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Rehabilitation Therapy including cardiac rehabilitation, pulmonary rehabilitation, Physical Therapy, occupational therapy and speech therapy Habilitative Services are covered to the extent that they are Medically Necessary</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Emergency Services Expenses</td>
<td>100% of Preferred Allowance for Covered Medical Expenses Copayment: $200 Copayment waived if admitted</td>
<td>100% of Usual and Reasonable Charge for Covered Medical Expenses Copayment: $200 Copayment waived if admitted</td>
</tr>
<tr>
<td>In Office Physician’s Visits</td>
<td>The Preferred Allowance stated above Copayment: $20</td>
<td>The Usual and Reasonable Charge stated above Copayment: $20</td>
</tr>
<tr>
<td>Urgent Care Centers or Facilities</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Outpatient Facility Fee</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Diagnostic Imaging Services</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>CT Scans, MRI and/or PET Scans</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Laboratory Procedures (Outpatient)</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Prescription Drugs Non-Preferred Provider benefits are provided on a reimbursement bases. Claim forms must be received within 30 days.</td>
<td>100% of Preferred Allowance for Covered Medical Expenses Copayment: $25 Generic Copayment: $40 Preferred Brand Copayment: $50 Brand Copayment: $50 Specialty Drug</td>
<td>100% of Usual and Reasonable Charge for Covered Medical Expenses Copayment: $25 Generic Copayment: $40 Preferred Brand Copayment: $50 Brand Copayment: $50 Specialty Drug</td>
</tr>
<tr>
<td>Outpatient Miscellaneous Expense for services not otherwise covered but excluding surgery</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Home Health Care Expenses Up to 60 visits per Policy Year</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Hospice Care Coverage Respite Care – maximum of 7 days every 6 months</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td><strong>Other Benefits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Allergy Testing</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Allergy Injections/Treatment</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Service Description</td>
<td>Benefit Description</td>
<td>Limitations</td>
</tr>
<tr>
<td>-----------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Ambulance Service - ground and/or air transportation</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Braces and Appliances including Prosthesis and Orthotics</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Dialysis</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Maternity Benefit</td>
<td>Same as any other Covered Sickness</td>
<td></td>
</tr>
<tr>
<td>Routine Newborn Care</td>
<td>Same as any other Covered Sickness</td>
<td></td>
</tr>
<tr>
<td>Consultant/Specialist Physician Services</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Accidental Injury Dental Treatment for Insured Person’s over age 18</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Sports Accident Expense - incurred as the result of the play or practice of intramural or club sports</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Abortion Expense</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Bedside Visits (International Students and/or their Dependents Only)</td>
<td>The Usual and Reasonable Charge stated above Subject to $1,000 maximum per Policy Year</td>
<td></td>
</tr>
<tr>
<td>Medical Evacuation Expense</td>
<td>100% Usual and Reasonable Charge for Covered Medical Expenses Subject to $100,000 maximum per Policy Year</td>
<td></td>
</tr>
<tr>
<td>Repatriation Expense</td>
<td>100% Usual and Reasonable Charge for Covered Medical Expenses Subject to $100,000 maximum per Policy Year</td>
<td></td>
</tr>
<tr>
<td>Pediatric Dental Care Benefit Preventive Dental Care Limited to 1 dental exams every 6 months</td>
<td>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</td>
<td>See Benefit for limitations 70% of the Usual and Reasonable Charge for Preventive Services</td>
</tr>
<tr>
<td>Pediatric Vision Care Benefit Limited to 1 visit and 1 pair of prescribed lenses and frames per Policy Year</td>
<td>100% of Preferred Allowance 80% of Usual and Reasonable Charge for Covered Medical Expenses</td>
<td></td>
</tr>
<tr>
<td>Adult Vision Care Benefit Limited to 1 visit per Policy Year</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Chiropractic Care</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Organ Transplant Surgery</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Nutritional Counseling</td>
<td>The Preferred Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Covered Clinical Trials</td>
<td>Same as any other Covered Sickness, subject to the limitations described in the Benefit</td>
<td></td>
</tr>
</tbody>
</table>
**Schedule of Benefits.**

Medical Evacuation Expense – if:

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

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

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**Accidental Death & Dismemberment**

Principal Sum for Double Dismemberment or Loss of Life.......................................................... $5,000

½ Principal Sum for Single Dismemberment .................................................................................. $2,500

Loss must occur with 365 days of the date of a covered Accident.

Only one benefit will be payable under this provision, that providing the largest benefit, when more than one loss occurs as the result of any one Accident. This benefit is payable in addition to any other benefits payable under the Policy.

**Medical Evacuation and Repatriation**

*Medical Evacuation Expense* – If:

a. An Insured Person is unable to continue his or her academic program as the result of a Covered Injury or Covered Sickness;

b. That occurs while he or she is covered under the policy,

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

Payment of this benefit is subject to the following conditions:

a. The Insured Person must have been in a Hospital due to a Covered Injury or Covered Sickness for a confinement of five or more consecutive days immediately prior to medical evacuation;

b. Prior to the medical evacuation occurring, the attending Physician must have recommended and We must have approved the medical evacuation;

c. We must approve the Usual and Reasonable Expenses incurred prior to the medical evacuation occurring, if applicable;

d. No benefits are payable for Usual and Reasonable Expenses after the date the Insured Person’s insurance terminates. However, if on the date of termination, the Insured Person is in the Hospital, this benefit continues in force until the earlier of the date the confinement ends or 31 days after the date of termination;

e. Evacuation of the Insured Person to his or her Home Country terminates any further insurance under the Policy for the Insured Person; and

f. Transportation must be by the most direct and economical route.

---

**Table: MANDATED BENEFITS**

<table>
<thead>
<tr>
<th>Medical Expense</th>
<th>Benefit Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Gynecological and Routine Pap Smears</td>
<td>Same as any other Preventive Service</td>
</tr>
<tr>
<td>Autism Spectrum Disorder Up to $36,000 per Policy Year</td>
<td>Same as any other Covered Sickness, subject to the limitations described in the Benefit</td>
</tr>
<tr>
<td>Cancer Benefit</td>
<td>Same as any other Covered Sickness, subject to the limitations described in the Benefit</td>
</tr>
<tr>
<td>Colorectal Cancer Screening</td>
<td>Same as any other Preventive Service</td>
</tr>
<tr>
<td>Dental Anesthesia for Children and Developmentally Disabled Insured Persons</td>
<td>Same as any other Covered Sickness, subject to the limitations described in the Benefit</td>
</tr>
<tr>
<td>Diabetes Benefit</td>
<td>Same as any other Covered Sickness, subject to the limitations described in the Benefit</td>
</tr>
<tr>
<td>Mammography Examination</td>
<td>Same as any other Preventive Service</td>
</tr>
<tr>
<td>Mastectomy and Reconstructive Surgery Benefit</td>
<td>Same as any other Covered Sickness</td>
</tr>
<tr>
<td>Medical Foods (Enteral Formula) Benefit</td>
<td>Same as any other Covered Sickness, subject to the limitations described in the Benefit</td>
</tr>
</tbody>
</table>
Exclusions

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

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

1. **International Students Only** - Eligible expenses within the Insured Person’s Home Country or country of origin that would be payable or medical Treatment that is available under any governmental or national health plan for which the Insured Person could be eligible.

2. Medical services rendered by provider employed for or contracted with the School, including team physicians or trainers, except as specifically provided in the Schedule of Benefits.

3. Professional services rendered by an Immediate Family Member or any who lives with the Insured Person.

4. Weak, strained or flat feet, corns, calluses or ingrown toenails.

5. Diagnostic or surgical procedures in connection 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.

6. Expenses covered under any Workers’ Compensation, occupational benefits plan, mandatory automobile no-fault plan, public assistance program or government plan, except Medicaid.

7. 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.

8. Any expenses in excess of Usual and Reasonable charges except as provided in this policy.

9. Loss incurred as the result of riding as a passenger or otherwise (including skydiving) in a vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a scheduled airline maintaining regular published schedules on a regularly established route anywhere in the world.

10. Loss resulting from war or any act of war, whether declared or not, or loss sustained while in the armed forces of any country or international authority, unless indicated otherwise on the Schedule of Benefits.

11. Loss resulting from playing, practicing, traveling to or from, or participating in, any Intercollegiate sports;

12. Loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any professional sport;

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 the Insured Person is 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 Policy which was in force for the person making the claim.

16. Injury sustained as the result of the Insured Person’s operation of a motor vehicle while not properly licensed to do so in the jurisdiction in which the motor vehicle accident takes place.

17. Expenses incurred after:
   - The date insurance terminates as to the Insured Person; 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 policy.

19. Charges incurred for acupuncture, heat Treatment, diathermy in any form, except to the extent provided in the Schedule of Benefits.

20. Expenses for weight increase or reduction, and hair growth or removal unless otherwise specifically covered under the policy.

21. Expenses for radial keratotomy and services in connection with eye examination, eye glasses or contact lenses or hearing aids, except as required for repair caused by a Covered Injury or unless otherwise covered under the Pediatric Vision Benefit.

22. Racing or speed contests, skin diving or sky diving, mountaineering (where ropes or guides are customarily used), ultra-light aircraft, parasailing, sail planing, hang gliding, bungee jumping, travel in or on ATV’s (all terrain or similar type vehicles) or other hazardous sport or hobby.
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.
   a. 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.
   b. 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 surgical extractions of teeth and any Treatment of Temporomandibular Joint Dysfunction (TMJ) other than a surgical procedure for those covered conditions affecting the upper or lower jawbone or associated bone joints. Such a procedure must be considered Medically Necessary based on the Policy definition of same. 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. an Insured Person’s:
   a. committing or attempting to commit a felony,
   b. being engaged in an illegal occupation, or
   c. participation in a riot.
26. Custodial Care service and supplies.
27. expenses that are not recommended and approved by a Physician.
28. sexual reassignment surgery, except as provided when Medically Necessary or when Treatment is covered under the policy. This exclusion does not include related mental health counseling.
29. 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.
30. Under the Prescription Drug Benefit shown in the Schedule of Benefits, any drug or medicine:
   a. obtainable Over the Counter (OTC) unless Medically Necessary, except as specifically provided under Preventive Care;
   b. for the Treatment of alopecia (hair loss) or hirsutism (hair removal);
   c. for the purpose of weight control;
   d. anabolic steroids for body building;
   e. growth hormones;
   f. sexual enhancement drugs;
   g. 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 this policy;
   h. refills in excess of the number specified or dispensed after one (1) year of date of the prescription; for an amount that exceeds a 30 day supply;
   i. drugs labeled, “Caution – limited by federal law to Investigational use” or Experimental Drugs;
   j. purchased after coverage under the policy terminates;
   k. consumed or administered at the place where it is dispensed;
   l. 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.
31. non-chemical addictions.
32. non-physical, occupational, speech therapies (art, dance, etc.).
33. modifications made to dwellings.
34. general fitness, exercise programs.
35. vitamins, minerals, food supplements.
36. obesity Treatment.
37. hypnosis.
38. rolfing.
39. biofeedback.
40. hyperhidrosis.
Third Party Refund

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

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

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

Coordination of Benefits

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

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

Right of Recovery

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

Claim Procedures

In the event of either an Injury or a Sickness:
1. Report to a Physician, Hospital or the School's Student Health Services.
2. Written notice of a claim must be submitted to the address below within thirty (30) days after the date of Injury or commencement of Sickness covered by the Policy, or as soon thereafter as is reasonably possible.
3. Mail to the address below all medical and hospital bills along with the patient's name and insured student's name, address, Social Security number or student ID number and name of the University under which the student is insured. A Company claim form is not required for filing a claim.
   Bills should be received by the Company within thirty (30) days of service. Bills submitted after one year will not be considered for payment except in the absence of legal capacity.

Claims Administrator:
CONSOLIDATED HEALTH PLANS
2077 Roosevelt Avenue
Springfield, MA 01104
Toll Free (877) 657-5030
www.chpstudent.com
Group Number: ST0836SH

Claim Appeal Process

A written appeal for a first level review, along with any additional information or comments, must be sent within 180 days after notice of an Adverse Determination. The Insured Person does not have the right to attend, or have an authorized representative in attendance at the first level review. However, in preparing the appeal, the Insured Person or his or her authorized representative may:
   a. review all documents related to the claim and submit written comments and issues related to the denial; and
   b. submit written comments, documents, records or other materials related to the request for benefits for the reviewer(s) to consider.
We will provide the Insured Person with the contact person who is coordinating the first level review within 3 days of the date of receipt of the grievance.
Please submit all Claim Appeal requests to Consolidated Health Plans.

Claims Administrator:
CONSOLIDATED HEALTH PLANS
2077 Roosevelt Avenue
Springfield, MA 01104
Toll Free (877) 657-5030
www.chpstudent.com

This plan is underwritten by:
Atlanta International Insurance Company
Flushing, NY
As Policy form: PA. SHIP POL (2016)

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 Policy. Rather, it is a brief description of the benefits and other provisions of the Policy. The Policy is governed by the laws and regulations of the state in which it is issued and is subject to any necessary State approvals.
Any provisions of the Policy, as described in this brochure, that may be in conflict with the laws of the state where the school is located will be administered to conform with the requirements of that state’s laws, including those relating to mandated benefits.

Value Added Services

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

<table>
<thead>
<tr>
<th>VISION DISCOUNT PROGRAM</th>
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<tbody>
<tr>
<td>For Vision Discount Benefits please go to:</td>
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<tr>
<td><a href="http://www.chpstudent.com">www.chpstudent.com</a></td>
</tr>
</tbody>
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<tr>
<th>EMERGENCY MEDICAL AND TRAVEL ASSISTANCE</th>
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<tbody>
<tr>
<td>Consolidated Health Plans provides access to a comprehensive program that will arrange emergency medical and travel assistance services, repatriation services and other travel assistance services when you are traveling. For general inquiries regarding the travel access assistance services coverage, please call Consolidated Health Plans at 1-877-657-5030. <strong>If you are traveling and need assistance in North America, call the Assistance Center toll-free at: 877.305.1966 or if you are in a foreign country, call collect at: 715.295.9311.</strong> When you call, please provide your name, school name, the group number shown on your ID card, and a description of your situation. <strong>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.</strong></td>
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</tbody>
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