

# 2012-2013

## Student Injury and Sickness Insurance Plan

# MARLBORO COLLEGE



Your student health insurance coverage, offered by Monumental Life Insurance Company, may not meet the minimum standards required by the health care reform law for the restrictions on annual dollar limits. The annual dollar limits ensure that consumers have sufficient access to medical benefits throughout the annual term of the policy. Restrictions for annual dollar limits for group and individual health insurance coverage are \$1.25 million for policy years before September 23, 2012; and \$2 million for policy years beginning on or after September 23, 2012 but before January 1, 2014. Restrictions for annual dollar limits for student health insurance coverage are \$100,000 for policy years beginning on or after July 1, 2012, but before September 23, 2012, \$500,000 for policy years beginning on or after September 23, 2012, but before January 1, 2014. Your student health insurance coverage has a \$25,000 per Injury or Sickness maximum benefit with internal limits thereunder for Domestic Students and a \$50,000 per Injury or Sickness maximum benefit with internal limits thereunder for J1 Visa Students. If you have any questions or concerns about this notice, contact Bollinger Inc., Short Hills, NJ, 1-866-267-0092. Be advised that you may be eligible for coverage under a group health plan of a parent's employer or under a parent's individual health insurance policy if you are under the age of 26. Contact the plan administrator of the parent's employer plan or the parent's individual health insurance issuer for more information.

[www.BollingerColleges.com/marlboro](http://www.BollingerColleges.com/marlboro)

*Offered and Administered by:*  
**Bollinger, Inc.**

*Underwritten by:*  
**Monumental Life Insurance Company**  
Cedar Rapids, Iowa  
a Transamerica company

Policy Number: CVT408I



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## **THE MARLBORO COLLEGE STUDENT HEALTH INSURANCE PLAN**

The Marlboro College Student Health Insurance Plan has been developed especially for Marlboro College students. The Plan provides coverage for Sickness and Injuries that occur on and off campus and includes special cost-saving features to keep the coverage as affordable as possible. Marlboro College is pleased to offer the Plan as described in this brochure.

### **WHERE TO FIND HELP**

#### **For questions about:**

- Insurance Benefits
- Claims Processing

*Please contact:*

Bollinger, Inc.

P.O. Box 727

Short Hills, NJ 07078-0727

(866) 267-0092

**[www.BollingerColleges.com/marlboro](http://www.BollingerColleges.com/marlboro)**

#### **For Preferred Provider Listings:**

*Please contact:*

Bollinger, Inc.

or use the Internet at:

**[www.BollingerColleges.com/marlboro](http://www.BollingerColleges.com/marlboro)**.

#### **For questions about:**

- Dependent Enrollment Forms
- Health Services

*Please contact:*

Marlboro College

Total Health Center

P.O. Box A

Marlboro, VT 05344

(802-258-9335)

E-mail: [mml@marlboro.edu](mailto:mml@marlboro.edu)

**Please note that this plan does not provide coverage for services that are provided normally without charge by the College's health center.**

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## MARLBORO COLLEGE STUDENT INJURY AND SICKNESS INSURANCE PLAN

This is a brief description of the Injury and Sickness Medical Expense benefits available for Marlboro College students and their eligible dependents. The Plan is underwritten by Monumental Life Insurance Company. The exact provisions governing this insurance are contained in the Master Policy. See the College for additional information. The Plan is administered by Bollinger, Inc., P.O. Box 727, Short Hills, NJ 07078-0727.

### POLICY PERIOD

**1. Annual Term Students:** Coverage for all Insured students enrolled for the Fall Semester will become effective at 12:01 a.m. on June 30, 2012, and will terminate at 12:00 a.m. on August 15, 2013.

**2. Winter/Spring Semester Students:** Coverage for all insured students enrolled for the Spring Semester will become effective at 12:01 a.m. on January 1, 2013, and will terminate at 12:00 a.m. on August 15, 2013.

**3. New Spring/Summer Semester Students:** Coverage for all insured students enrolled for the Spring/Summer Semester will become effective at 12:01 a.m. on May 1, 2013 and will terminate at 12:00 a.m. on August 15, 2013.

**4. Insured Dependents:** Coverage will become effective on the same date the Insured student's coverage becomes effective, or the day after the postmarked date when the completed application and premium are sent, if later. Coverage for insured dependents terminates in accordance with the Termination provisions described in the Master Policy. Examples include, but are not limited to, the date the Insured student's coverage terminates and the date the dependent no longer meets the definition of a dependent.

### PREMIUM RATES

The following rates include an administrative fee:

#### Domestic Undergraduate and Graduate Students

	<b>Annual</b> 6/30/13 - 8/15/13	<b>Fall</b> 1/1/13 - 8/15/13	<b>Spring/Summer</b> 5/1/13 - 8/15/13
<b>Student</b>	<b>\$1,130</b>	<b>\$750</b>	<b>\$390</b>
<b>Spouse*</b>	<b>\$1,080</b>	<b>\$720</b>	<b>\$370</b>
<b>Child(ren)</b>	<b>\$845</b>	<b>\$680</b>	<b>\$350</b>

#### J1 Visa International Students

Includes the J1 Visa \$50,000 maximum rider.

	<b>Annual</b> 6/30/12 - 8/15/13	<b>Spring/Summer</b> 5/1/13 - 8/15/13
<b>Student</b>	<b>\$1,150</b>	<b>\$775</b>
<b>Spouse*</b>	<b>\$1,387</b>	<b>\$900</b>
<b>Child(ren)</b>	<b>\$1,046</b>	<b>\$755</b>

\*Includes documented civil unions.

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## PREMIUM REFUND POLICY

Except for medical withdrawal due to a covered Injury or Sickness, any Insured student who did not enroll in school during the first 31 days of the period for which coverage is purchased shall not be covered under the Policy and a full refund of the premium will be made. Insured students withdrawing after such 31 days will remain covered under the Policy for the full period for which premium has been paid. **No refund will be allowed.**

A Covered Person entering the armed forces of any country will not be covered under the Policy as of the date of such entry. A pro rata refund of premium will be made for such person, and any covered dependents, upon written request received by Bollinger, Inc. within 90 days of withdrawal from school.

## STUDENT COVERAGE

### *Eligibility*

All full-time and qualifying part-time undergraduate and graduate students maintaining 4 credits or more and working towards a degree or in a recognized program at Marlboro College are covered under the Plan. **Undergraduate students are automatically enrolled in the insurance plan. Graduate and undergraduate students at the Marlboro College Graduate and Continuing Education Center (Brattleboro) are enrolled on a voluntary basis.**

## DEPENDENT COVERAGE

### *Eligibility*

Insured students may also enroll their lawful spouse (including domestic partner) and dependent children up to age 26 for the same coverage.

### *Enrollment*

Insured students may elect to insure their eligible dependents by completing a Dependent Enrollment Form and paying the applicable premium shown in the Premium Rates section. Coverage is effective on the corresponding starting date shown in the Premium Rates section or on the date after the post-marked date of the application, whichever is later. Dependent Enrollment Forms are available through the Student Accounts Office or Bollinger, Inc. The completed Dependent Enrollment Form and premium should be sent directly to Bollinger, Inc. All applications must be received prior to the dependent application deadline date of **September 15, 2012**, for Annual Coverage and **February 1, 2013**, for Spring Semester Coverage.

**Please note:** Previously Covered Persons must re-enroll for dependent coverage by the dates indicated above in order to avoid a break in coverage for conditions that existed in a prior Policy Year. Once a break in continuous coverage occurs, a condition existing during such break which is a Pre-Existing Condition will not be payable. See the Continuous Coverage section of this brochure.

***Newborn Infant Coverage, Adopted Child Coverage, and Children Who Must Be Covered Due to A Qualified Child Support Order*** A child born to a Covered Person shall be covered for Injury, Sickness, and congenital defects for 31 days from the date of birth. At the end of this 31-day period, coverage will cease under the Marlboro College Student Health Insurance Plan. To extend coverage for a newborn past the 31 days, the Covered Person must (1) enroll the child within 31 days of birth and (2) pay the additional premium starting from the date of birth.

Coverage is provided for a child legally placed for adoption with a Covered Person for 31 days from the moment of placement, provided the child lives in the household of the Covered Person and is dependent upon the Covered Person for support. To extend coverage for an adopted child past the 31 days, the Covered Person must (1) enroll the child within 31 days of placement of such child, and (2) pay any additional premium, if necessary, starting from the date of placement.

A dependent will not be considered a late enrollee if a court order requires the Covered Person to provide coverage for his or her eligible dependent. Such coverage will become effective on the date of the court or-

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der and will remain in effect for 31 days. To extend coverage past the 31 days, the Covered Person must (1) enroll the child(ren) within 31 days of the court order, and (2) pay any additional premium, if necessary, starting from the date of the court order.

## **CONTINUOUS COVERAGE**

Covered Persons who have remained continuously insured under the Policy and prior student health insurance policies issued to the school will be covered for any Pre-Existing Condition that manifests itself while maintaining Continuous Coverage, except for expenses payable under prior policies in the absence of the Policy. Previously Covered Persons must re-enroll for coverage, including dependent coverage, by **September 15, 2012**, in order to avoid a break in coverage for conditions that existed in the prior Policy Year. Once a break in Continuous Coverage occurs, the definition of Pre-Existing Conditions will apply.

## **PREFERRED PROVIDER NETWORK**

Bollinger, Inc. has arranged for you to access a Preferred Provider Network in your local community. Acute care facilities and mental health networks are available nationally if you require hospitalization outside the immediate area of the Marlboro College campus.

The Marlboro College Student Health Insurance Plan for the 2012-2013 Policy Year has a Preferred Provider Organization network. To maximize your savings and reduce your out-of-pocket expenses, select a Preferred Provider. It is to your advantage to utilize a Preferred Provider because significant savings can be achieved from the substantially lower rates these providers have agreed to accept as payment for their services. Preferred Providers are independent contractors and are neither employees nor agents of Marlboro College, Bollinger, Inc., or Monumental Life Insurance Company. A complete listing of Preferred Providers is available by contacting Bollinger, Inc. at [www.BollingerColleges.com/marlboro](http://www.BollingerColleges.com/marlboro).

## **DEFINITIONS**

**COINSURANCE** means the out-of-pocket expenses to be paid by the Insured as a percentage of the Covered Medical Expenses.

**COVERED MEDICAL EXPENSES** are usual, customary, and Medically Necessary charges that are:

- 1) not in excess of the maximum amount payable for services as specified in the schedule;
- 2) in excess of any deductible amount; and
- 3) incurred while the Covered Person's coverage under the Policy is in force.

**COVERED PERSON** means the Insured or a Dependent for whom an application has been received and the required premium has been paid.

**ELECTIVE SURGERY OR ELECTIVE TREATMENT** means any surgery or treatment that is not Medically Necessary, including any service, treatment, or supplies that are deemed by us to be research or experimental; or are not recognized as generally accepted medical practices in the United States. Elective Surgery and Elective Treatment do not include any procedures deemed a Medical Necessity. Elective surgery does not mean a cosmetic procedure required to correct an Injury for which benefits are payable under the Policy.

Elective Surgery and Elective Treatment includes but is not limited to surgery and/or treatment for acupuncture; allergy and allergy vials, including allergy testing; bio-feedback type services; breast implants; breast reduction; circumcision; corns, calluses, and bunions; cosmetic procedures, except cosmetic surgery required to correct an Injury for which benefits are otherwise payable under the Policy, and except for cosmetic surgery required to correct a covered Injury or infection or other diseases of the involved part and reconstructive surgery because of congenital disease or anomaly of a covered newborn child for which benefits are otherwise payable under the Policy; deviated nasal septum, including submucous resection and/or other surgical correction; family planning; fertility tests; hair growth or removal; impotence, organic or otherwise;

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infertility (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception; learning disabilities; nonmalignant warts, moles, and lesions; obesity and any condition resulting therefrom (including hernia of any kind), except for the treatment of an underlying covered Sickness; premarital examinations; preventive medicines or vaccines, except where required for the treatment of a covered Injury; sexual reassignment surgery; sleep disorders, including testing; smoking cessation; and weight loss or reduction.

**INJURY** means bodily injury caused by an accident. The accident must occur while the Covered Person's insurance is in force under the Policy. **A Covered Person must begin receiving services, supplies or treatment within 72 hours from the time of accident in order for it to be considered a covered Injury.** All Injuries sustained by one person in any one accident, including all related conditions and recurrent symptoms of these Injuries, are considered a single covered Injury. The Injury must be the direct cause of loss and must be independent of all other causes. The Injury must not be caused by or contributed to by Sickness.

**MAXIMUM BENEFIT** means the maximum amount payable for expenses incurred by a Covered Person for any one Injury or Sickness.

**MEDICAL EMERGENCY** means the occurrence of a sudden, serious and unexpected Sickness or Injury. In the absence of immediate medical attention, a reasonable person could believe this condition would result in death, permanent placement of the Covered Person's health in jeopardy, serious impairment of bodily functions or serious and permanent dysfunction of any body organ or part. Expenses incurred for a Medical Emergency will be paid only for Sickness or Injury which fulfills the above conditions. These expenses will not be paid for minor Injuries or minor Sicknesses.

**MEDICALLY NECESSARY** means care which a Physician has determined to be certifiably essential for the diagnosis or treatment of a Sickness or Injury. This determination must be based on objective results produced by an examination of the Covered Person's demonstrable symptoms. The Physician's treatment plan may be reviewed by an impartial third party whose determination will be binding on us and the Insured.

**PHYSICIAN** means a person licensed by the state in which he/she is resident to practice healing arts. He/she must be practicing within the scope of his/her license for the service or treatment given. He/she may not be the Insured or a member of his/her immediate family.

**PREFERRED PROVIDER ORGANIZATION** means a diversified group of medical providers who have entered into agreements with First Health to provide medical benefits and services to the Covered Persons.

**PRESCRIPTION DRUGS** means any Medically Necessary drugs that, under the applicable state or federal law, may be dispensed only upon written prescription of a Physician; and injectable insulin.

**SICKNESS** means an illness or disease which first manifests itself while the Policy is in force which results in a Covered Medical Expense. All related conditions and recurrent symptoms of the same or a similar condition will be considered the same Sickness. It also includes complications of pregnancy.

**USUAL AND CUSTOMARY CHARGE** means those charges for necessary treatment and services that are reasonable for the treatment of cases of comparable severity and nature. This will be derived from the mean charge based on the experience in a related area of the service delivered.

## **DESCRIPTION OF BENEFITS**

To maximize your savings and reduce out-of-pocket expense, select a Preferred Provider. It is to your advantage to utilize a Preferred Provider because significant savings can be achieved from the substantially lower rates these providers have agreed to accept as payment for their services. Non-Preferred Providers are subject to Usual and Customary Charge (U&C) maximums. Any charges in excess of the U&C are not covered under the Plan.

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The payment of any applicable Deductibles, the balance above any Coinsurance amount, and any medical expenses not covered are the responsibility of the Covered Person.

**Injury Only Benefit:** Payment will be made as allocated herein for Covered Medical Expenses for any one Injury while insured under the Plan. Benefits will be payable at 100% of the first \$5,000 per Injury; thereafter, Covered Medical Expenses will be payable up to an aggregate maximum while continuously insured of \$25,000 (\$50,000 for J1 Visa Students) for each Injury.

**Sickness Only Benefit:** Payment will be made as allocated herein for Covered Medical Expenses incurred for any one Sickness while insured under the Plan, not to exceed an aggregate maximum while continuously insured of \$25,000 (\$50,000 for J1 Visa Students) for each Sickness.

## **GENERAL PROVISIONS**

### **State Mandated Benefits**

The Plan will pay for the following mandated benefits and any other applicable mandate in accordance with Vermont insurance laws: Chiropractic Benefit; Mental Health Benefit; Alcohol and Drug Abuse Treatment; Diabetic Treatment; Inherited Metabolic Disease (same as low protein modified food products); Chemotherapy Benefit; Maternity Benefit; Contraceptive Services; Provide Coverage for Prescription drugs purchased and used in Canada or imported legally into the U.S. from Canada; TMJ (treatment to bones or joints in the face, neck, or head); Mammography; Cancer Clinical Trials; Newborn Coverage; Independent External Review; Anti-cancer Medication; Anesthesia Coverage for Certain Dental Procedures, Tobacco Cessation Program; Certified Nurse Midwife; Home Birth; Autism and Colorectal Cancer Screening.

### ***Non-Duplication of Benefits***

The Policy provides benefits in accordance with all of its provisions only to the extent that benefits are not provided by any Other Valid and Collectible Insurance. **If the Covered Person is covered by Other Valid and Collectible Insurance, all benefits payable by such insurance in excess of such insurance will be determined before benefits will be paid by the Policy. The Policy is the second payor to any other insurance having primary status or no Coordination or Non-Duplication of benefits provision.**

Benefits paid by the Policy will not exceed: (1) any applicable Policy maximums; and (2) 100% of the compensable expenses incurred when combined with benefits paid by any Other Valid and Collectible Insurance.

## **PRE-EXISTING CONDITION LIMITATION**

No benefits will be payable for a Covered Person's Pre-existing Conditions. They are defined as an Injury sustained or a Sickness for which a Covered Person noticed symptoms or was medically treated or advised by a Physician within the twelve months immediately prior to his Effective Date of Coverage under the Policy.

Covered Medical Expenses resulting from a Pre-existing Condition will not be covered unless:

- 1) twelve consecutive months have elapsed during which no medical treatment or advice is given by a physician for such condition; or
- 2) the Covered Person has been insured under the Policy and the College's prior policies for the immediately prior year; or
- 3) the Covered Person has been receiving benefits under the College's prior policies and has been continuously insured since the date of accident, Injury, or Sickness, whichever occurs first.

## SUMMARY OF BENEFITS CHART

The following benefits are subject to the imposition of Policy limits and exclusions. All coverage is based on Usual and Customary Charges unless otherwise specified.

### Injury Only Benefits

All Covered Medical Expenses are payable up to the aggregate maximum for each Injury as indicated in the Description of Benefits section of this brochure.	
Medical and Surgical Treatment by a Physician	Covered Medical Expenses are payable as follows: <b>Preferred Provider:</b> 100% of the negotiated charge of the first \$5,000; 80% of the negotiated charge thereafter. <b>Non-Preferred Provider:</b> 100% of the Usual and Customary Charge of the first \$5,000; 80% of the Usual and Customary Charge thereafter.
Hospital Confinement and Services of a Licensed Registered Nurse While Confined	Covered Medical Expenses are payable as follows: <b>Preferred Provider:</b> 100% of the negotiated charge of the first \$5,000; 80% of the negotiated charge thereafter. <b>Non-Preferred Provider:</b> 100% of the Usual and Customary Charge of the first \$5,000; 80% of the Usual and Customary Charge thereafter.
Miscellaneous Hospital Expenses While Confined	Covered Medical Expenses are payable as follows: <b>Preferred Provider:</b> 100% of the negotiated charge of the first \$5,000; 80% of the negotiated charge thereafter. <b>Non-Preferred Provider:</b> 100% of the Usual and Customary Charge of the first \$5,000; 80% of the Usual and Customary Charge thereafter.  Covered Medical Expenses include, but are not limited to, use of the operating room, emergency room, anesthetics, x-rays, diagnostic tests, and medicines.
Intercollegiate Sports Injuries	Covered Medical Expenses are payable at 100% of the Usual and Customary Charge up to a maximum of \$1,500 per Policy Year.
Dental	Covered Medical Expenses for charges for treatment of Injury to sound, natural teeth are payable at 100% of the Usual and Customary Charge up to a maximum of \$500 per Policy Year.

## SUMMARY OF BENEFITS CHART (CONTINUED)

### Sickness Only Benefits

All Covered Medical Expenses are payable up to the aggregate maximum for each Sickness as indicated in the Description of Benefits section of this brochure.

#### Inpatient Hospitalization Benefits

Hospital Room and Board Expense	Covered Medical Expenses are payable as follows: <b>Preferred Provider:</b> 80% of the negotiated charge for an overnight stay. <b>Non-Preferred Provider:</b> 80% of the average semi-private room rate for an overnight stay.
Intensive Care Unit Expense	Covered Medical Expenses are payable as follows: <b>Preferred Provider:</b> 80% of the negotiated charge for an overnight stay. <b>Non-Preferred Provider:</b> 80% of the intensive care room rate for an overnight stay.
Miscellaneous Hospital Expense	Covered Medical Expenses are payable as follows: <b>Preferred Provider:</b> 80% of the negotiated charge. <b>Non-Preferred Provider:</b> 80% of the Usual and Customary Charge.  Covered Medical Expenses include, but are not limited to use of an operating room, anesthesia, supplies, laboratory, x-ray examination, and medicines.
Physician Hospital Visit Expense	Covered Medical Expenses for charges for the non-surgical services of the attending Physician or a consulting Physician, not to exceed one visit per day, are payable as follows: <b>Preferred Provider:</b> 80% of the negotiated charge. <b>Non-Preferred Provider:</b> 80% of the Usual and Customary Charge.

#### Surgical Benefits (Inpatient and Outpatient)

Surgical Expense	Covered Medical Expenses for charges for surgical services performed by a Physician are payable as follows: <b>Preferred Provider:</b> 80% of the negotiated charge. <b>Non-Preferred Provider:</b> 80% of the Usual and Customary Charge.
Anesthetist Expense and Assistant Surgeon Expense	Covered Medical Expenses for charges of an anesthesiologist and an assistant surgeon during a surgical procedure are payable as follows: <b>Preferred Provider:</b> 80% of the negotiated charge. <b>Non-Preferred Provider:</b> 80% of the Usual and Customary Charge.

## SUMMARY OF BENEFITS CHART (CONTINUED)

<b>Surgical Benefits (Inpatient and Outpatient) Continued</b>	
Outpatient Hospital Services for Surgery Expense	Covered Medical Expenses are payable as follows: <b><i>Preferred Provider:</i></b> 80% of the negotiated charge. <b><i>Non-Preferred Provider:</i></b> 80% of the Usual and Customary Charge.
<b>Outpatient Benefits</b>	
<p><b>Important Note: When referred by Student Health Services, the Plan will pay outpatient expenses at 100% of the covered charges up to a maximum of \$750, and 80% of covered charges thereafter. The Co-pay will be waived if the student is referred by the Marlboro College Student Health Services.</b></p> <p>Covered Medical Expenses include, but are not limited to, Physician's office visits, diagnostic x-rays, MRI and laboratory services, hospital emergency room or outpatient department services, and physical therapy.</p>	
Physician's Office Visit Expense	Covered Medical Expenses are payable as follows: <b><i>Preferred Provider:</i></b> 80% of the negotiated charge after a \$10 Co-pay per visit. <b><i>Non-Preferred Provider:</i></b> 80% of the Usual and Customary Charge after a \$10 Co-pay per visit.
Walk-In Health Clinic Expense	Covered Medical Expenses are payable as follows: <b><i>Preferred Provider:</i></b> 80% of the negotiated charge after a \$25 Co-pay per visit. <b><i>Non-Preferred Provider:</i></b> 80% of the Usual and Customary Charge after a \$25 Co-pay per visit.
Emergency Room Expense	Covered Medical Expenses are payable as follows: <b><i>Preferred Provider:</i></b> 80% of the negotiated charge after a \$50 Co-pay per visit. <b><i>Non-Preferred Provider:</i></b> 80% of the Usual and Customary Charge after a \$50 Co-pay per visit.
<b>Mental Health and Substance Abuse Benefits</b>	
Inpatient Expense	Covered Medical Expenses for the treatment of a mental health condition or for substance abuse while confined as an inpatient in a hospital or facility licensed for such treatment are payable on the same basis as for any other Sickness.
Partial Hospitalization Benefits – Mental Health	Covered Medical Expenses also include the charges made for treatment received during partial hospitalization in a hospital or treatment facility.

## SUMMARY OF BENEFITS CHART (CONTINUED)

<b>Mental Health and Substance Abuse Benefits (Continued)</b>	
Partial Hospitalization Benefits – Alcohol and Substance Abuse	Covered Medical Expenses also include the charges made for treatment received during partial hospitalization in a hospital or treatment facility. Benefits will be payable in place of an inpatient admission, whereby 2 days of partial hospitalization may be exchanged for 1 day of full hospitalization.
Outpatient Expense	<p>Covered Medical Expenses for the treatment of a mental health condition in an outpatient setting or in a community mental health center are payable as follows: 100% of the Usual and Customary Charge.</p> <p>Covered Medical Expenses for outpatient detoxification or rehabilitation services provided by a hospital or facility licensed for such treatment are payable as follows: 100% of the Usual and Customary Charge.</p>
<b>Maternity Benefits</b>	
Maternity Expense	Covered Medical Expenses for pregnancy, childbirth, and complications of pregnancy are payable on the same basis as any other Sickness. In the event of an inpatient confinement, such benefits will be payable for inpatient care of the Covered Person and any newborn child for a minimum of 48 hours following a vaginal delivery and a minimum of 96 hours following a cesarean delivery.
Voluntary Termination of Pregnancy Expense	Covered Medical Expenses for voluntary termination of pregnancy are payable on the same basis as any other Sickness.
<b>Additional Benefits</b>	
Ambulance Expense	Covered Medical Expenses are payable at 100% of the actual charge up to a maximum of \$200 per trip for the services of a professional ambulance to or from a hospital when required due to the emergency nature of a covered Injury or Sickness (does not include non-emergency ambulance trips)
Dental Expense	Covered Medical Expenses are payable at 100% of the Usual and Customary Charge for the removal of impacted and infected wisdom teeth, up to a maximum of \$500.
Home Health Care Expense	Covered Medical Expenses are payable as follows: <b>Preferred Provider:</b> 80% of the negotiated charge. <b>Non-Preferred Provider:</b> 80% of the Usual and Customary Charge.

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## SUMMARY OF BENEFITS CHART (CONTINUED)

<b>Additional Benefits</b>	
Mammogram Expense	<p>Covered Medical Expenses are payable as follows:  <b>Preferred Provider:</b> 100% of the negotiated charge up to the Plan maximum.  <b>Non-Preferred Provider:</b> After any applicable Deductible, 80% of the Usual and Customary Charge.</p> <p>Coverage is limited to:            -One baseline mammogram for women between the ages of 35 to 40*; and            -One mammogram every year thereafter*            *Coverage will be provided more frequently if based upon a Physician's recommendation.</p>
Skilled Nursing Facility Expense	<p>Covered Medical Expenses incurred are payable as follows:  <b>Preferred Provider:</b> 100% of the negotiated charge.  <b>Non-Preferred Provider:</b> After any applicable Deductible, 80% of the Usual Customary Charge.</p> <p>Covered Medical Expenses are payable up to a maximum of 60 days of confinement per Policy Year.</p>
<b>Injury And Sickness Benefits</b>	
All Covered Medical Expenses accumulate toward the applicable Injury or Sickness maximums stated above.	
Prescription Drug Expense	<p>Covered Medical Expenses are payable up to a maximum of \$500 per Policy Year. This Pharmacy benefit is provided to cover Prescriptions associated with a covered Sickness or covered Injury occurring during the Policy Year.</p> <p>Medications not covered by this benefit include, but are not limited to: drugs whose sole purpose is to promote or to stimulate hair growth, appetite suppressants, smoking deterrents, immunization agents and vaccines, and non-self injectables.</p> <p>Please use your Caremark Pharmacy ID card when obtaining your Prescriptions.</p> <p>The Prescription Drug Benefit Management Services are provided by Caremark.</p>

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## **CREDIT FOR PRIOR COVERAGE**

This Policy provides portability of coverage as it relates to "Pre-existing Conditions". The Pre-existing Condition limitation set forth in this Policy will be reduced to the extent an Insured Person was covered under a Qualifying Previous Coverage if: 1) the person is not a late enrollee; and 2) the prior coverage was continuous to a date not more than 63 days prior to the effective date of the new coverage, exclusive of any applicable waiting period.

Any Pre-existing Condition limitation is reduced by the aggregate of the periods of creditable coverage, if any, applicable to the Insured Person as of the enrollment date, for similar services covered under this Policy and the prior coverage.

## **EXCLUSIONS:**

Benefits will not be paid under this Plan for expenses which result from:

1. Expenses incurred as the result of dental treatment, except as specifically provided for treatment resulting from Injury to natural teeth;
2. Dental surgery other than oral surgery for excision of tumors, growths and cysts of the jaw and mouth, or procedure for treatment of fractures and dislocations of the jaw and facial bones;
3. Services that are provided normally without charge by the College's health center, infirmary or Hospital; or by any person employed by the College;
4. Eyeglasses, radial keratotomy, contact lenses, hearing aids or prescriptions or examinations except as required for repair caused by a covered Injury;
5. Eye surgery for the correction of refractive defects such as myopia or astigmatism;
6. Declared or undeclared war, riot, civil disorder, civil commotion or acts of terrorism;
7. Riding as a passenger or otherwise in any vehicle or device for aerial navigation, except as fare-paying passenger in an aircraft operated by a commercial scheduled airline. This exclusion does not apply to insured students while taking flight instructions for College credit;
8. Injury or Sickness for which benefits are payable under any Worker's Compensation or Occupational Disease Law;
9. Injury sustained or Sickness contracted while in the service of the armed forces of any country. When a Covered Person enters the armed forces, we will refund any unearned pro-rata premium with respect to such person;
10. Treatment provided in a government hospital unless there is a legal obligation to pay such charges in the absence of other insurance;
11. Cosmetic surgery, except for the correction of birth defects, correction of deformities resulting from cancer surgery, reconstructive breast surgery on either or both breasts, or surgery that is required as a result of an Injury which necessitates medical treatment within 24 hours of the accident. Correction of deviated nasal septum shall be considered as Cosmetic surgery for the purpose of the Policy;
12. Treatment for breast implants; breast reduction; circumcision; deviated nasal septum; including submucous resection and/or other surgical correction thereof; family planning; infertility (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception; learning disabilities; lesions; warts; obesity and any condition resulting therefrom; hernia (including inguinal hernia) of any kind, except for a Medical Emergency; skeletal irregularities of one or both jaws, including testing thereof; sleep disorders; tubal ligation; and vasectomy;
13. Elective Surgery or Elective Treatment;
14. Expenses incurred as a result of any one motor vehicle accident in excess of \$5000 per accident per Covered Person;

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15. Expenses resulting from a motor vehicle accident if the Covered Person is not properly licensed to operate the motor vehicle within the jurisdiction in which the accident takes place (this exclusion will not apply to passengers if they are insured under the Policy);
  16. Expenses for preventative medicines or prescription drugs, or injections administered during an outpatient visit, except an injection given by a Physician in private practice who will certify that a Medical Emergency was required for the condition;
  17. Expenses for allergy testing, allergy injections, vials and allergy serum;
  18. Services and supplies not Medically Necessary for the diagnosis recommended by the attending physician;
  19. Blood or blood plasma that is replaced by or for the patient;
  20. Expenses incurred outside the United States by a Covered Person whose home country is outside the United States. This exclusion does not apply to approved Medical Evacuation benefits.
  21. Orthopedic appliances or devices, including orthopedic shoes, for treatment of the foot or conditions relating to the foot;
  22. Expenses incurred for confinement in a nursing, rest or convalescent home;
  23. Personal and convenience items and completions of forms;
  24. Expenses covered by any Other Valid and Collectible medical, health, or accident insurance to the extent that benefits are payable under Other Valid and Collectible Insurance whether or not a claim is made for such benefits;
  25. Taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a Physician;
  26. Committing or attempting to commit an assault or felony; or fighting, except in self defense; and
  27. Suicide, attempted suicide or intentionally self-inflicted Injury while sane or insane.

Any exclusion above will not apply to the extent that coverage is specifically provided by name in the Policy, or coverage of the charges is required under any law that applies to the coverage.

### **MEDICAL EVACUATION BENEFIT**

Upon receipt of due proof that a Covered Person incurred expenses for Physician ordered emergency medical evacuation, including medically appropriate transportation and Medically Necessary care en route to the nearest suitable hospital or a facility operated pursuant to law for the care and treatment of ill or injured persons or to the Covered Person's home country, when the Covered Person is critically ill or Injured, and appropriate local care is not available, we will pay the actual charges incurred not to exceed \$10,000 subject to the prior approval of the Claims Administrator for the Policy and the attending Physician.

Payment of a benefit under the terms of this provision is in lieu of all benefits otherwise payable under the Policy and any Riders. Insurance for the Covered Person ends upon the evacuation.

### **REPATRIATION BENEFIT**

Upon receipt of due proof of a Covered Person's death, we will pay the actual charges for the preparation and transportation of the body to his home country or country of regular domicile, subject to the approval of the Claims Administrator of the Policy. If applicable, such action will be in accordance with any international standards. The benefit payable is not to exceed \$7,500 and death must occur at least 100 miles away from the Covered Person's city of residence. Benefits provided by this provision are paid in addition to any other benefits payable under the Policy.

### **ACCIDENTAL DEATH & DISMEMBERMENT BENEFIT**

Benefits are payable for the Accidental Death or Dismemberment of the Covered Person up to a maximum benefit of \$10,000.

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## **EXTENSION OF BENEFITS**

The coverage provided under the Policy ceases on the termination date. However, if a Covered Person is hospital confined on the termination date from a covered Injury or Sickness for which benefits were paid before the termination date, Covered Medical Expenses for such Injury or Sickness will continue to be paid until the completion of his hospital confinement but not to exceed 90 days from the expiration date of his coverage or the maximum Policy benefit, whichever occurs first.

The total payments made in respect of the Covered Person for each condition both before and after the termination date will never exceed the maximum Policy benefit.

## **TERMINATION OF INSURANCE**

The insurance of any Covered Person will immediately terminate on the earliest of:

- 1) the date to which the premium is paid; or
- 2) the date the Policy expires as shown on the Schedule of Benefits, subject to the Extension of Benefits After Termination provision; or
- 3) the date of entrance into the armed forces of any country, a pro-rata portion of the premium paid will be returned; or
- 4) the date the Covered Person no longer meets the conditions of eligibility for coverage.

Termination will be made without prejudice to any existing expense. Coverage for any Insured Student who leaves the College before the end of the semester will continue in force through the end of the period for which a premium was paid.

If an insured dependent child attains the specified age limit and:

- 1) is incapable of self-sustaining employment by reason of mental retardation, cerebral palsy, epilepsy or physical handicap;
- 2) became so incapable prior to the age limit; and
- 3) is primarily dependent on you for support and maintenance, then the age limit will not apply as long as the child continues to meet these conditions. The child will be insured for the same benefits he previously had. Proof of continued disability and dependency may be required but not more often than once a year. Such a child's insurance will not continue beyond the date it would otherwise end.

## **CLAIM PROCEDURE**

Customer Service Representatives are available 8:00 a.m. to 5:00 p.m. (ET), Monday through Friday, for any questions (866) 267-0092.

1. It is the Covered Person's responsibility to initiate the claim in order to obtain reimbursement.
2. Obtain a claim form from the Marlboro College Health Services or [www.BollingerColleges.com/marlboro](http://www.BollingerColleges.com/marlboro) and complete as indicated.
3. Only one claim form needs to be submitted for each Injury or Sickness.
4. Bills must be submitted within 90 days from the date of treatment.
5. When submitting a claim form, attach available itemized medical bills to the claim form. Subsequent medical bills should be mailed promptly to Bollinger, Inc.

## **PRESCRIPTION DRUG CLAIM PROCEDURE**

When obtaining a covered Prescription, please present your Caremark Pharmacy ID card. If you do not present the card, you will need to pay for the prescription and then submit a reimbursement form for prescriptions filled at a network pharmacy along with the paid receipt in order to be reimbursed. To obtain reimbursement forms or for information about mail-order prescriptions or network pharmacies, please call Caremark Customer Care toll free at 1-800-391-6443. Note: Caremark is not connected with Monumental Life Insurance Company.

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**STUDENT ASSISTANCE PROGRAM**  
**(Administered by On Call International)**

**Nurse Helpline:** On Call shall provide Students enrolled in this Plan with clinical assessment, education and general health information. This service shall be performed by a registered Nurse counselor to assist in identifying the appropriate level and source(s) of care for Students (based on symptoms reported and/or health care questions asked by or on behalf of Students). Nurses shall not diagnose a Student's ailments.

**Travel Assistance Services:** Each Insured Student and his/her enrolled Dependents are eligible for travel assistance services when traveling 100 miles or more away from their home and campus address. Travel Services are only available for medical claims that are covered under the College's Student Accident and Sickness Insurance Plan. Services provided include: Emergency Medical Transportation (Evacuation/Repatriation); Medical Monitoring; Medical, Dental, & Pharmacy Referrals; Deposit, Advance, & Payment Guarantees; Dispatch of Medicine, Physician, or Nurse; Return of Deceased Remains; Return of Minor Children Assistance; Pre-Trip Information; 24/7 Emergency Travel Arrangements; Translation Assistance; Emergency Travel Funds Assistance; Worldwide Legal Assistance; Lost/Stolen Travel Documents Assistance; Emergency Message Forwarding; and Lost Luggage Assistance.

**Bedside Visit:** In the event that a covered student will be hospitalized 7 days or longer, On Call International will provide a benefit of up to \$2,500 for a parent or family member to join the hospitalized student. The benefit can go towards transportation and accommodations. In all cases On Call International must make and pay for the travel and accommodations arrangements. There is no reimbursement for transportation or accommodations if made by the family or school.

**Emergency Return Home:** If a parent or sibling of a covered student dies or is hospitalized for a life threatening illness while the student is away at school (100 miles or more), On Call International will provide a benefit of up to \$2,500 for the student to return home. In all cases On Call International must make and pay for the travel arrangements. There is no reimbursement for transportation if made by the student, family or school.

**Identity Theft Recovery Assistance:** In the event that a covered student suspects he or she is a victim of identity theft, the student may contact On Call International to speak to the Identity Theft Recovery Unit. The Identity Theft Recovery Unit is a team of trained Fraud Specialists who will listen, document, and support participants who experience identity theft. The Fraud Specialist will: obtain participant's permission to pull and review their 3-bureau credit report in detail, with the participant; enroll the customer in six months of daily credit bureau monitoring to monitor and detect suspicious activity; document the event and contact history with participant; at participant request, assist in the placement of Fraud Alerts with major credit reporting agencies; write dispute letters on behalf of participant for signing and forwarding to National Credit Bureaus and Creditors. The Identity Theft Recovery Unit provides victims with a Fraud First Aid Kit which includes: Tips for Fraud Victims; Credit Bureau Reporting Agency Information; Contact History Tracking; Pre-populated letters to creditors to dispute suspicious items.

**U.S. & Canada Toll Free: 866-525-1955**

**International Collect: 603-328-1955**

Note: The On Call related services listed above are not insurance and are not connected with or provided by Monumental Life Insurance Company.

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**IMPORTANT NOTE**

**PLEASE KEEP THIS BROCHURE AS A GENERAL SUMMARY OF THE INSURANCE BENEFITS.**

The Master Policy on file at the University contains all of the provisions, limitations, exclusions and qualifications of your insurance benefits, some of which may not be included in this Brochure. If any discrepancy exists between the Brochure and the Master Policy, the Master Policy will govern and control the payment of benefits.

Offered and Administered by:



PO Box 727

Short Hills, NJ 07078

866-267-0092 (Claims/Coverage)

800-526-1379 (Other Questions)

Local Broker:

The Richards group

48 Harris Place

Brattleboro, VT 05301

802-254-6016

Underwritten by:

**Monumental Life**

**Insurance Company**

Cedar Rapids, Iowa

Policy No. CVT408I

Policy Form MLSH5100GP.CT

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