

# 2023-2024 Domestic Student Injury and Sickness Insurance Plan for Wilbraham & Monson Academy

**Who is Eligible:** Any student, who was born in the United States, and whose permanent residence is in the United States, and who is affiliated with a private secondary school is eligible to purchase and participate in the plan.

## **To be Eligible, the Student Must Be:**

Enrolled in credit courses, a school sponsored camp or program of the participating institution, or

Have been or will be enrolled in the school offered plan within 45 days.

The Company maintains its right to investigate student status to verify that the policy Eligibility requirements have been met. If the Company discovers the Eligibility requirements have not been met, its only obligation is a refund of premium.

## **Effective and Termination Dates**

This insurance Plan becomes effective at 12:01 am on August 15, 2023

This insurance Plan terminates at 11:59 pm on August 14, 2024

## **Where can I get more information about the benefits available?**

The plan brochure provides more detail of the coverage including benefits, exclusions, any reductions or limitations and the terms under which the coverage may be continued in force. Please contact the school for copies of the plan brochure.

## **Who can answer questions I have about the plan?**

If you have questions, or complaints please contact the Plan Administrator:

Clifford Allen Associates, Ltd.  
PO Box 23615  
Hilton Head Island, SC 29925  
(888) 342-2224

## **For claims submission:**

GBG Administrative Services  
PO Box 211008  
Eagan, MN 55121  
(800) 730-2417

**GBG Assist** The non-insurance Travel Assist Plan is a service designed to provide individuals, who travel 100 miles or more from home or in a foreign country that is not the country of permanent residence, with a worldwide, 24-hour emergency assistance services during the term of coverage. The assistance plan services are arranged by GBG Assist.

The arrangement of key services includes:

Emergency Evacuation  
Medically Necessary Repatriation  
Repatriation of Remains

**For Emergency Assistance call: 1 (800) 730-2417**  
**GBG Assist is available 24 hours a day.**

Cost-sharing will not be imposed for Medically Necessary coronavirus testing and treatment in accordance with DPH (Department of Public Health) and CDC (Centers for Disease Control and Prevention) guidelines.

**This health plan, alone, does not meet Minimum Creditable Coverage standards and will not satisfy the individual mandate that you have health insurance.**

**Physician profiling information may be available from the Board of Registration in Medicine for physicians licensed to practice in Massachusetts.**

## Highlights of the Coverage

*This list is not all inclusive. Please read the Policy for complete listing of benefits and any individual benefit maximums, exclusions or limitations*

### Benefit Coverage

Medical Expense Maximum

Unlimited

Plan Deductible

\$2,000

Coinsurance

100% of URC Charges

*All benefits are subject to specific benefit limitations, maximums and Copays as described in the plan brochure*

Hospital Room & Board Benefit

100% of Semi-Private Daily Room 'Rate'

Hospital Miscellaneous Expense Benefit

100% of URC

Physiotherapy (Outpatient)

100% of URC

*60 visit maximum (Per Policy Year)*

Surgeon Fees

100% of URC

*Two or more surgical procedures through the same incision will be considered as one procedure. If an Injury or Sickness requires multiple surgical procedures through the same incision, We will pay only one benefit, the largest of the procedures performed. If multiple surgical procedures are performed during the same operative session, but through different incisions, We will pay for the most expensive procedure and 50% of Covered Expenses for the additional surgeries*

Assistant Surgeon Benefit

100% of URC up to 30% of surgeon allowance

Wellness Medical Expense Benefit

100% of URC

*Wellness includes, but not limited to, annual physicals, GYN exams, screenings, and immunizations (see the policy on file with the school for complete details)*

*Plan Deductible does not apply*

Prescription Drug Benefit

\$0 copay per prescription limited to a 30-day supply per prescription (when utilizing a CVS-Caremark Pharmacy)

*Plan Deductible does not apply*

\*Outpatient Contraceptive Services Benefit

Covered at 100%

## Emergency Medical Evacuation/Return of Mortal Remains

100% of Actual Expenses

### The following benefits are also included:

*This list is not all-inclusive. Please read the Policy for complete listing of benefits and any individual benefit maximums, exclusions, or limitations*

- ▶ Physician's Visits
- ▶ Diabetes Treatment
- ▶ Urgent Care
- ▶ Emergency Room
- ▶ In-Patient and Out-Patient Mental or Nervous Conditions
- ▶ Emergency Dental – Injury to Natural Teeth only
- ▶ Interscholastic Sports Benefit
- ▶ Laboratory and X-Ray
- ▶ Durable Medical Equipment

## Accidental Death and Dismemberment

Principal Sum: \$10,000; Time Period for Loss: 365 Days

*State-Mandated Benefits include: Hypodermic Needles/Syringes Benefit, Hospice Care Benefit, Home Health Care Expense Benefit, Cytologic Screening and Mammographic Expense Benefit, Maternity and Pre-Natal Care Expense Benefit, Early Intervention Services Benefit, Hearing Aids Benefit, Speech, Hearing and Language Disorders Benefit, Pediatric Specialty Care, Autism Spectrum Disorder Benefit, Cleft Lip and Cleft Palate Benefit, Non-Prescription Enteral Formulas and Low Protein Food Formulas Benefit, Prosthetics Benefit, Scalp Hair Prosthesis Benefit, Qualified Clinical Trials Benefit, Bone Marrow Transplant Benefit, Cardiac Rehabilitation Benefit, Human Leukocyte Testing Benefit, Lipodystrophy Syndrome Benefit, Long-Term Antibiotic Therapy Benefit, Off-Label Drug Use Benefit, Telemedicine Benefit, Elective/Therapeutic Termination of Pregnancy Benefit, Mental Health Wellness Benefit, Emergency Services Programs Benefit and Outpatient Contraceptive Services Benefit. All mandated state benefits, whether appearing here or not, will be provided per the laws of the state of Massachusetts.*

*This Plan is underwritten by United States Fire Insurance Company. This Policy is a Non-Renewable Term Policy.*

## Exclusions

The plan does not cover any loss resulting from any of the following unless otherwise covered under the Policy by Additional Benefits.

1. War or any act of war, declared or undeclared;
2. Charges which are in excess of Usual, Reasonable and Customary charges, if applicable;
3. Charges that are not Medically Necessary;
4. Charges provided at no cost to the Covered Person
5. Charges incurred for Surgery or treatments which are, Experimental/Investigational, or for research purposes
6. Elective or Cosmetic surgery and Elective Treatment or treatment for congenital anomalies (except as specifically provided), except for reconstructive surgery on a diseased or injured part of the body (Correction of a deviated nasal septum is considered Cosmetic Surgery unless it results from a covered Injury or Sickness);
7. Travel or flight in or on any vehicle for aerial navigation, including boarding or alighting from:
  - a) While riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; or
  - b) While being used for any test or experimental purpose; or
  - c) While piloting, operating, learning to operate or serving as a member of the crew thereof; or
  - d) While traveling in any such aircraft or device which is owned or leased by or on behalf of the Policyholder of any subsidiary or affiliate of the Policyholder, or by the Covered Person or any member of his household;
  - e) A space craft or any craft designed for navigation above or beyond the earth's atmosphere.  
Except as a fare paying passenger on a regularly scheduled commercial airline.
8. Services rendered for detection and correction by manual or mechanical means (including x-rays incidental thereto) of structural imbalance, distortion or subluxation in the human body for purposes of removing nerve interference where such interference is the result of or related to distortion, misalignment or subluxation of or in the vertebral column, unless specifically covered by the policy;
9. Services or treatment rendered by a Physician, Nurse or any other person who is employed or retained by the Policyholder; or an Immediate Family member of the Covered Person;
10. Any Covered Loss paid under Workers' Compensation, Employer's liability laws or similar occupational benefits or while engaging in an occupation for monetary gain from sources other than the Policyholder;
11. Eyeglasses, contact lenses, or examinations for prescriptions;

12. Rest cures or Custodial Care;
13. Dental care or treatment other than care of sound, natural teeth and gums required on account of Injury resulting from an Accident;
14. Commission or attempt to commit an assault or felony, or that occurs while being engaged in an illegal act;
15. Voluntary, active Participation in a Riot or insurrection;
16. Medical expenses resulting from a motor vehicle accident in excess of that which is payable under any other valid and collectible insurance;
17. Expenses incurred for an Accident or Injury or Sickness after the Benefit Period shown in the Schedule of Benefits or incurred after the termination date of coverage.

## Definitions

The following definitions apply to the Plan. This is only a summary, for a complete listing of definitions, please see the Policy on file with the school.

**Accident** means an unforeseeable event which causes Injury to one or more Covered Persons and occurs while coverage is in effect for the Covered Person.

**Physician** means a:

- 1) Doctor of Medicine (M.D.); or
- 2) Doctor of Osteopathy (D.O.); or
- 3) Doctor of Dentistry (D.M.D. or D.D.S.); or
- 4) Doctor of Chiropractic (D.C.); or
- 5) Doctor of Optometry (O.D.); or
- 6) Doctor of Podiatry (D.P.M.);

who is a qualified practitioner of medicine. As such, he or she must be acting within the scope of his/her license under the laws in the state in which he or she practices and providing only those medical services which are within the scope of his/her license or certificate. It does not include a Covered Person, or a Covered Person's Immediate Family.

Physician will also mean any licensed practitioner who We are required by law to recognize as a Physician. This includes a certified nurse practitioner, a certified nurse-midwife, a Physician's assistant, social worker or psychiatric nurse to the same extent that their services would be covered if performed by a Physician. Physician will also mean a licensed mental health professional, which may include a psychologist, independent clinical social worker, mental health counselor, nurse mental health clinical specialist, licensed alcohol and drug counselor or a family therapist within the lawful scope of practice for such therapist.

**Sickness** means illness or disease which requires treatment by a Physician while covered by the Policy. The Sickness would occur after the effective date of a Covered Person's coverage under the Policy and while the Policy is in force. All related conditions and recurrent symptoms of the same or a similar condition will be considered the same Sickness.

**Plan is underwritten by:** United States Fire Insurance Company. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. This is a brief summary of coverage and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the Policy on file with the school for complete details.

**NonDiscriminatory:** Health care services and any other benefits to which a Covered Person is entitled are provided on a nondiscriminatory basis, including benefits mandated by state and federal law.

**THIS IS LIMITED BENEFIT COVERAGE. READ IT CAREFULLY. THE POLICY IS NOT RENEWABLE.**

 **This health plan, alone, does not meet Minimum Creditable Coverage standards and will not satisfy the individual mandate that you have health insurance.**

The insurance described in this document provides limited benefits. Limited benefits are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.

This insurance is not subject to, and does not provide certain insurance benefits required by the United States' Patient Protection and Affordable Care Act ("PPACA"). PPACA requires certain US citizens or US residents to obtain PPACA compliant health insurance, or "minimum essential coverage." Tax penalties may be imposed on U.S. residents or citizens who do not maintain minimum essential coverage, in some cases, certain individuals may be deemed to have minimum essential coverage under PPACA even if their insurance coverage does not provide all of the benefits required by PPACA. You should consult your attorney or tax professional to determine whether the Policy meets any obligations you may have under PPACA.

**Disclosures**

In the event that We require a Covered Person to contact either Our designee or the Physician of the Covered Person or Us within forty-eight (48) hours of receiving Emergency Services, that notification already given to Our designee, the Physician or Us by the attending emergency Physician shall satisfy that requirement.

The Department of Public Health Office of Patient Protection (OPP) is available to answer questions concerning the legislation, regulation or a Covered Person's rights as a managed care consumer. All information specified in 211 CMR 52.16 is available to any Covered Person or any prospective insured from the Office of Patient Protection. He can contact the Office of Patient Protection by phone (1-800-436-7757) or fax (617-624-5046) or via the internet site ([www.state.ma.us/dph/bhgm](http://www.state.ma.us/dph/bhgm)).

**The Covered Person may call toll free 833 780-3892 for the following:**

1. To locate an In-Network Provider in the area.
2. To find the estimated or maximum allowed amount or charge for a proposed admission, procedure or service.
3. To find the estimated amount the Covered Person will be responsible to pay for a proposed admission, procedure or service that is a Medically Necessary covered benefit, based on the information available to the Company at the time the request is made, including any facility fee, Co-payment, Deductible, Coinsurance for any covered benefits.

For more information on benefits, Covered Expenses, Co-payments, Deductibles from In-Network and Non-Network Providers and covered Prescription Drugs, call toll-free 833 780-3892

The Covered Person shall not be required to pay more than the disclosed amounts for the Covered Benefits that were actually provided.

Whenever a location where health care services are provided is part of the Network, the Company will cover Medically Necessary Covered Benefits delivered at that location. The Covered Person will not be responsible for paying more than the amount required for In-Network services delivered at that location even if part of the Medically Necessary Covered Benefits are performed by a Non-Network Providers, unless the Covered Person has a reasonable opportunity to choose to have the service performed by an In-Network Provider.

Please keep this brochure of the important features of the plan. It is not a contract of insurance. This plan includes both insurance and non-insurance benefits. The terms and conditions of the accident and sickness coverage are set forth in the plan issued to your school. For a detailed plan description, exclusions, and limitations, please view the plan on file with your school. The issued policy contains a complete description of reductions, limitations, exclusions, definitions and termination provisions. If there is any conflict between this brochure and the Policy, the Policy shall govern in all cases. Insurance is underwritten by United States Fire Insurance Company with its principal place of business at 5 Christopher Way, Eatontown, NJ.