

**STUDENT  
ACCIDENT & SICKNESS  
INSURANCE PROGRAM**

**Designed for the  
International Students and Scholars of:**



**University Center, Michigan**

**2015-2016**

**Brochure Number: 2586 (15)**

## ELIGIBILITY

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All international Students and Scholars who are under the age of 65, have a current passport and an F1 or J1 visa, and temporarily residing outside their Home Country while actively engaged in education or educational activities or research related activities at Saginaw Valley State University are required to purchase this insurance plan unless proof of comparable coverage is provided.

Covered Students/Scholars may also purchase coverage for eligible dependents who reside with the student/scholar. Eligible dependents are the Insured's lawful spouse under the age of 65 or Domestic Partner; or a Dependent Child. A Dependent Child is an Insured's unmarried child, from the moment of birth to age 25, who is chiefly dependent on the Insured for support. A child, for eligibility purposes, includes an Insured's natural child; adopted child, beginning with any waiting period pending finalization of the child's adoption; or a stepchild who resides with the Insured or depends chiefly on the Insured for financial support. Insurance will continue for any Dependent child who reaches the age limit and continues to meet the following conditions: 1) the child is handicapped; 2) is not capable of self-support; and 3) depends chiefly on the Insured for support and maintenance. The Insured must send the Company satisfactory proof that the child meets these conditions, when requested. We will not ask for proof more than once a year. In no event will a Dependent be eligible if the Student/Scholar is not eligible.

**Please note:** Students taking the following courses are not eligible to enroll in the insurance plan: distance learning courses; students solely taking off-campus internet, home study, correspondence, or television courses; courses taken for audit.

## EFFECTIVE DATE OF COVERAGE

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Coverage for an eligible Student/Scholar who makes the required premium payment will begin on the latest of the following dates:

- 1) the Policy Effective Date, 12:01 AM Standard Time on August 15, 2015, provided that the policy premium has been paid; or
- 2) the date he or she is eligible; or
- 3) the date of the scheduled Trip departure date; or
- 4) the date of his or her departure from the home country.

Coverage will always become effective at 12:01 a.m., Standard Time on the date determined by this provision. A Dependent who meets the eligibility requirements shall have an effective date the latest of: 1) the Covered Student's/Scholar's Effective Date of Coverage, 2) the date requested in the enrollment form for Dependent coverage, or 3) the day after date of postmark when premium is received by the Company Agent or Administrator.

The individual's coverage is effective 24 hours a day on a worldwide basis except when in his/her Home Country.

## TERMINATION DATE OF COVERAGE

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Coverage for a Covered Student/Scholar will end on the earlier of the date:

- 1) the Policy terminates, 12:01, Standard Time, on August 15, 2016.
- 2) the Insured is no longer eligible.
- 3) the period ends for which premium is paid.
- 4) the Insured fails to pay the required premium, if the Insured is so required.
- 5) the scheduled Trip return date;
- 6) the Insured returns to his or her Home Country

Coverage for any dependent shall terminate as indicated above or on the time and date the Covered Student's/Scholar's insurance terminates, whichever is earlier.

**A refund of premium will be made only in the event the Insured enters military service. Otherwise, coverage will continue for the period for which premium was paid.**

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## EXTENSION OF BENEFITS

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The Company will extend benefits under the plan for 90 days after a Covered Person's coverage would otherwise end if on that date he or she is:

- 1) Hospital Confined for an Injury or Sickness covered by the plan; and
- 2) under a Doctor's care.

Any benefits payable under this provision will not exceed the benefit maximums shown under the Schedule of Benefits.

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## CONTINUOUS COVERAGE

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Coverage for a Covered Person will be considered as continuous during consecutive periods of insurance under this insurance plan (such as Fall and Spring, Spring and Summer, etc.) when premium payment due is received by the Company Agent or Administrator within 31 days of the due date regardless of any breaks in calendar days between consecutive periods of insurance under this insurance plan (Fall, Spring, Summer, etc.). This Continuous Coverage provision will not establish a new benefit period, nor affect any lifetime or specifically stipulated benefits shown herein for an incurred loss existing during any preceding coverage period.

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## SCOPE OF COVERAGE

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The Company will pay Covered Expenses after the Covered Person satisfies any deductible; and only when they are in excess of amounts paid by any other Health Care Plan.

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## COMPANY'S RIGHT OF SUBROGATION

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In the event the Covered Person requires medical treatment due to another Person's negligence (such as an automobile accident), the Company has the right to seek recovery of any benefits it pays towards the Covered Person's medical expenses.

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## DEFINITIONS

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**Accident** - means a sudden; unexpected; and unintended event.

**Co-insurance** - means the percentage amount of an incurred loss for which the Covered Person is responsible. The co-insurance is exclusive of any Deductible or Co-payment.

**Deductible** - means the dollar amount of Covered Expenses that must be incurred as an out-of-pocket expense by each Covered Person on a per Injury or Sickness basis before Out of Country Medical Expenses Benefits and/or other Additional Benefits paid on an expense incurred basis are payable under the Policy.

**Doctor** - means a licensed health care provider: acting within the scope of his or her license; and rendering care or treatment to a Covered Person that is appropriate for the conditions and locality. It will not include: a Covered Person; the Covered Person's Immediate Family Member; or a member of the Covered Person's household.

**Home Country** - means a country from which the Covered Person holds a passport. If the Covered Person holds passports from more than one country, his or her Home Country will be that Country which the Covered Person has declared to the Company in writing as his or her Home Country.

**Injury** - means accidental bodily harm sustained by a Covered Person that results directly and independently from all other causes from a Covered Accident. All Injuries sustained by one person in any one Accident, including all related conditions and recurrent symptoms of these Injuries, are considered a single Injury.

**Medical Emergency** - means a condition caused by an Injury or Sickness that manifests itself, while covered under this Policy, by symptoms of sufficient severity that a prudent lay person possessing an average knowledge of health and medicine would reasonably expect that failure to receive immediate medical attention would place the health of the person in serious jeopardy.

**Medically Necessary** means a treatment, service or supply that is: 1) required to treat an Injury or Sickness; 2) prescribed or ordered by a Doctor or furnished by a Hospital; and 3) consistent with the medical and surgical practices prevailing in the area for treatment of the condition at the time rendered. Purchasing or renting air conditioners; air purifiers; motorized transportation equipment; escalators or elevators in private homes; eye glass frames or lenses; hearing aids; swimming pools or supplies for them; and general exercise equipment are not considered Medically Necessary. A service or supply may not be Medically Necessary if a less intensive or more appropriate diagnostic or treatment alternative could have been used. We may consider the cost of the alternative to be the Covered Expense.

**Sickness** - means a disease or condition of the Covered Person that causes a loss for which a Covered Person incurs medical expenses while covered under the Policy. All related conditions and recurrent symptoms of the same or similar condition will be considered one Sickness.

**Usual and Customary Charges** - means the average amount charged by most providers for treatment; service; or supplies in the geographic area where the treatment; service; or supply is provided.

## PREFERRED PROVIDER NETWORK

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When a Covered Person uses a provider from the Preferred Provider Network, the Company will reimburse covered expenses at a higher amount when compared to using a Non-Network Provider. We have made arrangements with **PHCS**, a **MultiPlan Preferred Provider Network** that has contracted with numerous hospitals, doctors and other health care providers in order to administer care at a prearranged, preferred dollar amount. **If the Covered Person chooses to use a Non-Network Provider, his/her benefits will be reduced to 60% of the Usual and Customary Charges incurred,** subject to any benefit limitations as indicated on the Schedule of Benefits. It is the Covered Person's responsibility to confirm a provider's participation in the PHCS, MultiPlan network when calling for an appointment or at the time of visit.

A list of participating providers is available on **MultiPlan's** website at [www.multiplan.com](http://www.multiplan.com), then select **PHCS Network**, or call their **toll free number: 1-800-922-4362**.

## CATAMARAN RX PHARMACY NETWORK

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The pharmacy network provides prescription drug coverage for all covered conditions when prescriptions are filled at any participating Catamaran RX pharmacy. Preventive drugs are not covered. The Covered Person is responsible for a **\$10 co-payment per generic prescription; \$15 co-payment per brand name prescription; or \$30 co-payment per multi-source prescription**. No claim forms are required. The participating pharmacy will file claims directly with the administrator for reimbursement of the remaining charges.

The Covered Person must show his/her identification card to receive benefits at a participating pharmacy. An identification/prescription card will be issued once the correct premium and enrollment form have been processed by the administrator.

Examples of participating pharmacies include but are not limited to: Walgreens, Target, KMart, and Walmart. For additional pharmacies and their locations, or for other member services information, please call **Catamaran RX** at

**800-207-2568**, or

access their website at [www.mycatamaranrx.com](http://www.mycatamaranrx.com). This service is available 24/7 after the issuance of the identification/prescription card.

## PRE-EXISTING CONDITIONS

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Pre-existing Conditions, defined as a Sickness, disease; or other condition of the Covered Person that in the 6 month period before the Covered Person's coverage became effective under the Policy 1) first manifested itself; worsened; became acute; or exhibited symptoms that would have caused a person to seek diagnosis, care, or treatment or 2) required taking prescribed drugs or medicines unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or 3) was treated by a Doctor, or treatment has been recommended by a Doctor.

Pre-existing conditions are not covered. However, once a Covered Person has maintained a period of 12 months of uninterrupted coverage from his/her effective date of coverage, Pre-existing Conditions will then be covered as any condition for expenses incurred after such 12 months of uninterrupted coverage.

Payment will be in accordance with the provisions of this program. If the Covered Person has a lapse in coverage, a period of 12 months of uninterrupted coverage will have to be satisfied again before pre-existing conditions are covered as any condition.

## OPTIONAL INTERCOLLEGIATE SPORTS COVERAGE

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**\$90,000 Benefit / \$100 Deductible**

**Additional Premium Required**

Injuries sustained while participating, playing or traveling to or from an intercollegiate sports event as a member of a sports team or tryout squad will be covered on the same basis as any other injury to a maximum of \$90,000 per injury.

Intercollegiate sports coverage is only available if the participant is also enrolled in the Student Accident and Sickness program. **Please see the enrollment form for additional premium per sport.**

## SCHEDULE OF BENEFITS

**Maximum Benefit per Injury and Sickness: Student: \$250,000**  
**Dependent: \$ 50,000**

**Deductible: \$50 per Injury and Sickness (waived if first treated at the Student Health Center)**

The Company will pay benefits, as described below, for the Usual and Customary charges incurred while the Covered Person's coverage is in force for treatment by a licensed Doctor for: 1) accidental bodily Injury when first treatment commences within 90 days of the date of Injury, or 2) Sickness beginning with the date of first treatment, not to exceed a **Maximum Benefit of \$250,000 per Injury or Sickness; or \$50,000 per Injury or Sickness for Dependents.**

PPO - Preferred Provider Organization / Usual & Customary - see Definitions

### INPATIENT BENEFITS

	<u>IN-NETWORK</u>	<u>OUT-OF-NETWORK</u>
<b>Room and Board Expense:</b> semi private room, including general nursing care .....	100% of PPO Allowance .....	60% of Usual & Customary
<b>Intensive Care:</b> including 24-hour nursing care .....	100% of PPO Allowance .....	60% of Usual & Customary
<b>Miscellaneous Expenses:</b> for services and supplies such as: 1) the cost of an operating room; 2) laboratory tests; 3) X-ray examinations; 4) anesthesia; 5) drugs or medicines (excluding take-home drugs); 6) miscellaneous supplies; and 7) pre-admission testing .....	100% of PPO Allowance .....	60% of Usual & Customary
<b>Physiotherapy:</b> when prescribed by the attending Doctor and administered by a licensed physiotherapist .....	100% of PPO Allowance / \$5,000 Maximum .....	60% of Usual & Customary / \$5,000 Maximum
<b>Surgery:</b> Doctor's fees for a surgical procedure .....	100% of PPO Allowance .....	60% of Usual & Customary
<b>Anesthetist Services:</b> in conjunction with surgery .....	100% of PPO Allowance .....	60% of Usual & Customary
<b>Registered Graduate Nurse:</b> when prescribed by the attending Doctor .....	100% of PPO Allowance .....	60% of Usual & Customary
<b>Doctor's Visits:</b> limited to one visit per day when a surgery benefit is not paid .....	100% of PPO Allowance .....	60% of Usual & Customary
<b>Psychotherapy:</b> treatment of mental disorders, alcoholism and drug abuse; ..... 30 inpatient days .....	100% of PPO Allowance / \$25,000 Maximum .....	60% of Usual & Customary / \$25,000 Maximum

### OUTPATIENT BENEFITS

<b>Surgery:</b> Doctor's fees for a surgical procedure .....	100% of PPO Allowance .....	60% of Usual & Customary
<b>Day Surgery Miscellaneous:</b> when surgery is performed in a hospital emergency room, trauma center, Doctor's office, outpatient surgical center or clinic, for services and supplies such as: 1) operating room; 2) laboratory tests; 3) X-ray examinations; 4) anesthesia; 5) drugs or medicines (excluding take-home drugs); and miscellaneous supplies .....	100% of PPO Allowance .....	60% of Usual & Customary
<b>Anesthetist Services:</b> in conjunction with a surgical procedure .....	100% of PPO Allowance .....	60% of Usual & Customary
<b>Doctor's Visits:</b> limited to one visit per day when a surgery benefit is not paid .....	100% of PPO Allowance .....	60% of Usual & Customary
<b>Physiotherapy:</b> when prescribed by the attending Doctor and performed by a professional ..... physical therapist necessary to continue recovery from a covered Injury or Sickness .....	100% of PPO Allowance / \$1,000 Maximum .....	60% of Usual & Customary / \$1,000 Maximum
<b>Chiropractic Treatment:</b> manipulation or massage of spinal and musculoskeletal structures; ..... the total amount payable for any or all covered medical expenses for services rendered by a certified and licensed Chiropractor; covered as any condition. ....	100% of PPO Allowance / \$50 per Visit / \$1,000 Maximum .....	60% of Usual & Customary / \$50 per Visit / \$1,000 Maximum
<b>Medical Emergency Expenses:</b> incurred in a hospital emergency facility or comparable facility to evaluate and stabilize a Medical Emergency .....	100% of PPO Allowance .....	60% of Usual & Customary
<b>Diagnostic X-rays Services:</b> when prescribed by the attending Doctor .....	100% of PPO Allowance .....	60% of Usual & Customary
<b>Radiation Therapy:</b> when prescribed by the attending Doctor .....	100% of PPO Allowance .....	60% of Usual & Customary
<b>Laboratory Procedures:</b> when prescribed by the attending Doctor .....	100% of PPO Allowance .....	60% of Usual & Customary
<b>Miscellaneous Tests and Procedures:</b> when prescribed by the attending Doctor; an incurred loss for which no policy benefit is provided .....	100% of PPO Allowance .....	60% of Usual & Customary
<b>Shots or Injections:</b> administered in an emergency room or Doctor's office and charged on the emergency room statement or Doctor's statement .....	100% of PPO Allowance .....	60% of Usual & Customary
<b>Chemotherapy:</b> when prescribed by the attending Doctor .....	100% of PPO Allowance .....	60% of Usual & Customary
<b>Psychotherapy:</b> treatment of mental disorders, alcoholism and drug abuse; covered as any ..... Sickness .....	100% of PPO Allowance / \$500 Maximum .....	60% of Usual & Customary / \$500 Maximum
<b>Prescription Drugs:</b> please see the Catamaran RX Pharmacy Network paragraph herein for details.		

### OTHER BENEFITS

<b>Ambulance Service:</b> for transportation to or from a hospital .....	100% of Usual & Customary .....	100% of Usual & Customary
<b>Braces and Appliances:</b> when prescribed by the attending Doctor exclusively for the purpose of healing the specific part of the body for which the brace or appliance is prescribed (replacement braces and appliances are not covered) .....	100% of PPO Allowance .....	60% of Usual & Customary
Dental braces, except when necessitated by accidental bodily Injury, are not covered.		
<b>Consultant Doctor Services:</b> when requested and approved by the attending Doctor .....	100% of PPO Allowance .....	60% of Usual & Customary
<b>Dental Treatment:</b> for treatment of Injury to sound, natural teeth .....	100% of PPO Allowance / \$100 Per Tooth/ \$500 Maximum .....	60% of Usual & Customary / \$100 Per Tooth / \$500 Maximum
<b>Dental Treatment:</b> for treatment if caused by Sickness .....	100% of PPO Allowance / \$1,000 Maximum .....	60% of Usual & Customary / \$1,000 Maximum
<b>Emergency Eye Conditions:</b> covered as any Sickness (routine eye exams, eyeglasses and contact lenses are not covered) .....	100% of PPO Allowance .....	60% of Usual & Customary
<b>Pregnancy:</b> covered as any Sickness when conception occurs while insured under this Plan .....	100% of PPO Allowance .....	60% of Usual & Customary

**ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS**

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The Company will pay the Benefit Amount shown below, if Injury to the Covered Person results, within 180 days from the date of Accident, in any one of the losses shown below.

<u>Loss</u>	<u>Benefit</u>
Life .....	\$10,000
Two or more Members .....	\$10,000
Loss of One Hand or Foot .....	\$ 5,000
Loss of Sight in One Eye .....	\$ 5,000
Thumb and Index Finger of Same Hand .....	\$ 5,000

**Definitions:**

**Member** means hand or foot, sight, speech, and hearing.

**Loss of One Hand or Foot** means complete Severance through or above the wrist or ankle joint.

**Loss of Sight** means the total, permanent Loss of Sight of one eye.

**Severance** means the complete separation and dismemberment of the part from the body.

**GENERAL LIMITATION**

Limitation on Multiple Covered Losses: If a Covered Person suffers more than one Covered Loss as a result of the same Accident, the Company will pay only one benefit, the largest benefit.

Limitation on Multiple Covered Policies: If a Covered Person can recover benefits under more than more than one accident policy written by the Company, we will pay under only one policy, the policy which offers the Covered Person the largest benefit.

## EXCLUSIONS

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**Unless otherwise provided within the Schedule of Benefits** or elsewhere within this brochure, no benefits shall be payable for medical expenses provided with respect to expenses incurred:

1. suicide or attempted suicide.
2. intentionally self-inflicted Injury.
3. war or any act of war, whether declared or not.
4. piloting or serving as a crewmember.
5. commission of, or attempt to commit: a felony; or being engaged in an illegal occupation.
6. active participation in a riot, or insurrection.
7. flight in; boarding; or alighting from an aircraft or any craft designed to fly above the Earth's surface, except as:
  - a) a fare-paying passenger on a regularly scheduled commercial or charter airline; b) a passenger in a non-scheduled, private aircraft used for pleasure purposes with no commercial intent during the flight; c) a passenger in a military aircraft flown by the Air Mobility Command or its foreign equivalent.
8. travel in or on any on-road or off-road motorized vehicle not requiring licensing as a motor vehicle.
9. an Accident if the Covered Person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license, except while participating in driver's education Program.
10. an Accident that occurs while on active duty service in the: military; naval; or air force of any country or international organization. Upon Our receipt of proof of service, We will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
11. Injury or Sickness where the Covered Person's Trip to the host country is undertaken for treatment or advice for such Injury or Sickness, except as provided in the Policy.
12. participation in any sports activity listed below not specifically authorized, sponsored and supervised by the Policyholder: cave diving; motorcycling; rock climbing; ice climbing; mountain climbing; base jumping; heli-skiing; motorcycle racing; climbing above 20,000 feet; bungee jumping; parachuting; skydiving; parasailing; hang-gliding; caving or spelunking; extreme skiing; scuba diving; professional or semi-professional sports; extreme sports; racing including stunt show or speed test of any motorized or non-motorized vehicle; or similar hazardous activities.
13. pre-existing Conditions for a period of 12 months from the Covered Person's effective date of coverage, as defined herein.
14. treatment by any Immediate Family Member or member of the Covered Person's household.
15. pregnancy; childbirth; miscarriage; abortion; or any complications of any of these conditions. This does not apply if treatment is required as a result of a Covered Accident.
16. treatment of hernia; congenital weakness; detached retina unless caused by an Injury.
17. mental and nervous disorders.
18. expense incurred for treatment of: temporomandibular; or craniomandibular joint dysfunction; and associated myofacial pain.
19. Injury or death to which a contributing cause is: the Covered Person's violation or attempt to violate any duly-enacted law; or the commission or attempt to commit a felony; or that occurs while the Covered Person is engaged in an illegal occupation.
20. Injury or death caused while riding in or on, entering into or alighting from, or being struck by a 2 or 3-wheeled motor vehicle or a motor vehicle not designed primarily for use on public streets and highways.
21. blood, blood plasma, or blood storage, except expenses by a Hospital for processing or administration of blood.
22. cosmetic surgery, except for reconstructive surgery needed as the result of an Injury or Sickness.
23. any: elective treatment; surgery; health treatment; or examination; including any: service; treatment; or supplies that: (a) are deemed by Us to be experimental; and (b) are not recognized and generally accepted medical practices in the United States.
24. treatment or service provided by a private duty nurse.
25. replacement of artificial limbs; eyes; and larynx.
26. eye refractions or eye examinations for the purpose of prescribing corrective lenses or for the fitting thereof, unless caused by an Injury incurred while covered under the Policy.
27. eyeglasses, contact lenses, hearing aids, wheelchairs, examinations or prescriptions for them, or repair or replacement of artificial limbs, orthopedic braces, or orthotic devices.

## EXCLUSIONS (Continued)

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28. covered medical expenses for which the Covered Person would not be responsible for in the absence of the Policy.
29. conditions that are not caused by a Covered Accident or Sickness.
30. participation in any activity or hazard not specifically covered by the Policy.
31. any: treatment; service; or supply not specifically covered by the Policy.
32. any: treatment; services; or supplies received by the Covered Person that are incurred or received while he or she is in his or her Home Country.
33. personal comfort or convenience items. These include but are not limited to: Hospital telephone charges; television rental; or guest meals.
34. routine nursery care.
35. routine physicals.
36. elective surgery.
37. birth defects and congenital anomalies; or complications which arise from such conditions.
38. routine dental care and treatment.
39. rest cures or custodial care.
40. organ or tissue transplants and related services.
41. Injury or Sickness that occurs from the Covered Person being intoxicated or under the influence of any narcotic unless administered on the advice of a physician.
42. Injury sustained while participating in amateur; club; interscholastic, intercollegiate; professional; or semi-professional sports.
43. confinement or institutional care.
44. any expenses covered by any other employer or government sponsored plan for which, and to the extent that the Covered Person is eligible for reimbursement.
45. services; supplies; or treatment including any period of Hospital confinement which were not: recommended; approved; and certified as necessary and reasonable by a Doctor; or expenses which are non-medical in nature.
46. treatment relating to birth defects and congenital conditions; or complications arising from those conditions.
47. sexually transmitted diseases or immune deficiency disorders and related conditions. This exclusion does not apply to the care or treatments of Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV) infection, or any illness or disease arising from these medical conditions.
48. expenses incurred for services related to the diagnostic treatment of infertility or other problems related to the inability to conceive a child, unless such infertility is a result of a covered Injury or Sickness.
49. expenses incurred for birth control including surgical procedures and devices.
50. nasal or sinus surgery, except surgery made necessary as the result of a covered Injury.
51. expenses incurred in connection with weak, strained or flat feet, corns, calluses or toenails.
52. treatment of acne.
53. expenses incurred for Trips taken for the purpose of seeking medical care.
54. expenses incurred while traveling against the advice of a medical professional.



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**CLAIM PROCEDURE**

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In the event of Injury or Sickness, the Student/Scholar should:

1. Report at once to the Student Health Service, or when not in school, to the nearest doctor or hospital.
2. Secure a claim form from Health Services or from the address below. Fill in the necessary information and attach all itemized bills showing claimant's name, nature of Injury/Sickness, and description and charge for each service provided. **Mail or fax to the Plan Administrator:**

**AMA & ASSOCIATES**  
P. O. Box 659570  
San Antonio, TX 78265-9570  
Telephone: 800-456-7480  
Fax: 210-822-4113  
E-mail: customerservice@amaofsa.com

**THE COMPANY MUST BE NOTIFIED WITHIN  
90 DAYS FROM DATE OF INJURY OR  
FIRST TREATMENT FOR SICKNESS**

Failure of a claimant to cooperate in the administration of a claim may result in the delay or termination of a claim. Such cooperation includes, but is not limited to, providing any information or documents needed to determine whether benefits are payable or the actual benefit amount due.

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**AGENT:**



**UNDERWRITTEN BY:**

**CATLIN INSURANCE COMPANY INCORPORATED**  
3340 Peachtree Road, Suite 2950, Atlanta, GA 30326

Policy Number: BAH 4001802 0815

**IMPORTANT INFORMATION:** Please retain this brochure as it outlines the provisions of the Policy. Benefit payment is subject to the definitions, limitations, exclusions and other provisions within the Policy. For more information and details of terms, conditions limitations and exclusions of coverage, please refer to the Policy on file at the University. Coverage, definitions, exclusions and other provisions may vary and may not be available in all states. In the event of a claims dispute, the Policy will prevail.

## ASK MAYO CLINIC

Students who enroll and maintain medical coverage in this insurance plan have access to a 24-hour nurse line administered by **Ask May Clinic**. This program provides:

- \* Phone-based reliable health information in response to health concerns and questions; and
- \* Assistance in decisions on the appropriate level of care for an Injury or Illness. Appropriate care may include self-care at home; a call to a physician; or visit to the emergency room. Calls are answered 24 hours a day, 365 days a year by experienced registered nurses who have been specifically trained to handle telephone health inquiries.

This program is not a substitute for doctor visits or emergency response systems. **Ask Mayo Clinic** does not answer health plan benefit questions. Health benefit questions should be referred to AMA & Associates. The **Ask Mayo Clinic** 24-hour nurse line toll free number will be on an ID card provided by **Ask Mayo Clinic**.

## WORLDWIDE MEDICAL ASSISTANCE

AMA & Associates is happy to provide worldwide travel and medical assistance services through an arrangement with UnitedHealthcare Global, a leader in the assistance industry. With a single phone call to the UnitedHealthcare Global Emergency Response Center (ERC), students can receive help with a number of travel or medical issues.

Key Services of UnitedHealthcare Global Assistance:

- Provides emergency medical evacuations and medically necessary repatriations\*
- Transportation to join a hospitalized participant\*
- Return of dependent children\*
- Repatriation of remains\*
- Online destination medical intelligence tool
- Provides passport, visa, weather and currency exchange information, health hazards advice and inoculation requirements
- Locates medical care providers, translation and interpreter services
- Facilitates emergency ticket, credit card and passport replacement, funds transfer assistance and missing baggage assistance
- Makes referrals for local legal services and bail bond services

\*Costs for these services are included within their limits. Please refer to your program description for further information. All other expenses are the responsibility of the insured.

**To contact UnitedHealthcare Global 24/7/365, call +1-410-453-6330.**