

BURLINGTON COUNTY COLLEGE

Student Medical Benefit Plan - I.D. Card

This is to certify that as of June 30, 2012, insurance coverage is provided in accordance with all terms and provisions of Policy No. C534I issued to the above named college for the student named below.

Name

Student ID#

Street Address

Town

State

Zip Co

de

This coverage expires June 30, 2013

UNDERWRITTEN BY:

**MONUMENTAL LIFE
INSURANCE COMPANY**

Cedar Rapids, Iowa

PREFERRED PROVIDER NETWORK:



ADMINISTERED BY:

Bollinger
Insurance Solutions

PO Box 727
Short Hills, NJ 07078
1-866-267-0092

EXTENSION OF MAXIMUM BENEFIT

For Both Injury and Sickness

After the Company pays \$5,000 in basic benefits under either the Injury or Sickness provision of the policy for any one Injury or Sickness, the policy will pay 100% of the expenses incurred in excess of \$5,000 up to but not exceeding \$45,000 for physician's services, hospital confinement, nursing services, X-Rays, operating room, emergency room, anesthesia, laboratory service, dressings, prescription medicines, casts, use of wheel chair, crutches, or ambulance for any one covered Injury or Sickness. Expenses must be incurred within two years from the date of Injury or Sickness.

The maximum benefit for Intercollegiate/Intramural Sports related Injuries is \$25,000.

EXCLUSIONS

The policy does not cover any loss caused or contributed by any of the following;

1. Surgical, medical or other services received in a facility primarily designed to care for students, faculty or employees of a college or other institution of learning, (with the exception of some services performed at the College Student Health Services);
2. Routine screenings or tests which are not Medically Necessary for the diagnosis or treatment of your condition or which are not specifically ordered by the admitting Physician, except as mandated by law and specifically provided under this Policy;
3. Injury or Sickness for which benefits are paid or payable under any Workers' Compensation or Occupational Disease Law;
4. Elective abortion;
5. Riding as a passenger or otherwise in any vehicle or device for aerial navigation, except as a fare-paying passenger in an aircraft operated by a commercial scheduled airline, (this exclusion does not apply to insured students while taking flight instructions for school credit);
6. Eyeglasses, radial keratotomy, contact lenses, hearing aids (Except for dependent children ages 15 and under) or prescriptions or examinations except as required for repair caused by a covered Injury;
7. Expenses incurred as the result of dental treatment, except as specifically provided for treatment resulting from Injury to natural teeth;
8. Elective Surgery or Elective Treatment;
9. Injury resulting from the playing, practice, participating, or conditioning in any intercollegiate, contest or competition sponsored by the school, any professional or semi-professional sport, or Injury sustained while traveling to or from such sport, contest or competition as a participant;
10. Suicide or attempted suicide while sane or insane, including drug overdose; or intentional self-inflicted Injury;
11. Injury sustained or Sickness contracted as a result of the misuse of drugs, medicines, or narcotics or hallucinogen, unless taken in the dosage and for the purpose prescribed by the Covered Person's Physician;

12. Injury resulting from racing or speed contests, skin diving or sky diving, mountaineering (where ropes or guides are customarily used), or any other hazardous sport or hobby.

STUDENT ASSISTANCE SERVICES

(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.

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.

GENERAL PROVISIONS

Benefits under this plan are payable in addition to those paid under any personal policy with the exception of those items mentioned in Exclusion #3. If student graduates or leaves school, coverage will continue to expiration date of Master Policy.

INJURY/SICKNESS PROCEDURES

In the event of a non-emergency Injury or Sickness, the students should:

- a. If on campus, contact the Security Office in your location;
- b. If away from campus, obtain treatment and the bill, or pay the bill and obtain a receipt. Obtain a medical claim form from one of the following locations:

Dean of Student Services Office,
Pemberton Parker Center, or
on-line at www.BollingerColleges.com/bcc

PLAN ADMINISTERED BY:

Bollinger
Insurance Solutions

101 JFK PARKWAY
SHORT HILLS, NJ 07078
(866) 267-0092 (Claims/Coverage)
(800) 526-1379 (Other Questions)

PREFERRED PROVIDER NETWORK PROVIDED BY:

CHN
SOLUTIONS
www.chn.com

PLEASE KEEP THIS BROCHURE AS A GENERAL SUMMARY OF THE INSURANCE BENEFITS. Your certificate, which contains information concerning your coverage, as well as full procedures for filing an inquiry, grievance or appeal can be obtained at www.BollingerColleges.com/bcc. A paper copy of your certificate is available upon request. The Master Policy on file at the college 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 Policy, the Master Policy will govern and control payment of benefits.

Policy form SHI5000GPM.NJ

24337912

Injury & Sickness Insurance Summary of Coverage for the students of

BURLINGTON COUNTY COLLEGE 2011-2012

THIS PLAN UNDERWRITTEN BY:
**MONUMENTAL LIFE
INSURANCE COMPANY**
CEDAR RAPIDS, IOWA
an AEGON company

YOUR CERTIFICATE IS SUBJECT TO THE
LAWS OF THE STATE OF NEW JERSEY

"Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties."

VISIT US ON THE WEB:

www.BollingerColleges.com/bcc