



MERCER
County Community College

**STUDENT INJURY AND SICKNESS
INSURANCE SUMMARY OF COVERAGE
2012-2013**

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, and \$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 maximum and a \$30,000 per Sickness maximum with limit restrictions. If you have any questions or concerns about this notice, contact Bollinger Insurance Services, 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.

This plan is underwritten by:
Monumental Life Insurance Company
Cedar Rapids, Iowa
a Transamerica company

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 at:
www.BollingerColleges.com/MERCER**

New Jersey state law requires that all full-time college students have medical and hospitalization insurance. This brochure is a brief description of the Student Insurance Plan for students at Mercer County Community College. The exact provisions governing this insurance are contained in the Master Policy issued to the College. The Master Policy shall control in the event of any conflict between the Policy and this brochure. Any provision of the Policy or the brochure which is in conflict with the statutes of the state in which the Policy are issued will be administered to conform with the requirements of such state statutes.

The Student Insurance Plan is composed of two different policies:

- 1) Injury Plan - This covers all registered students of Mercer County Community College. Benefits are for Injury incurred during school sponsored activities.
- 2) Injury & Sickness Plan - This policy covers full-time students not waiving coverage. Benefits are for hospital care rendered for Injury or Sickness.

POLICY TERM

The insurance coverage under the Mercer County Community College Student Insurance Plan becomes effective for fall semester at 12:01 a.m. on June 15, 2012 and continues until 12:00 a.m. on January 19, 2013. Coverage becomes effective for Spring semester at 12:01 a.m. on January 19, 2013 and continues until 12:00 a.m. on June 15, 2013. For students enrolling directly with Bollinger, Inc., an eligible student's coverage becomes effective on the semester start date or the day after the postmark date of the payment, whichever is later.

OTHER COVERAGE OPTIONS

Students not eligible to re-enroll in the Student Injury and Sickness Insurance Plan after coverage under the Plan expires due to graduation or discontinuation of studies at the College and students in need of specialized coverage should contact Bollinger, Inc. for possible options prior to the expiration of coverage under your student plan.

ELIGIBILITY AND COST

I. Injury Plan

A registered student of Mercer County Community College is automatically provided the Accident Plan (Section I) for the semester for which he/she is attending classes.

II. Injury & Sickness Plan

Full-time Students

All full-time (12 credit hours or more) Mercer County Community College students, while enrolled at the College, are required to have insurance comparable to, or enroll in the Injury & Sickness Plan. The insurance charge will

automatically appear on the bill given to each full-time student at the time of registration.

Those who have coverage under a family policy may waive enrollment in the Student Injury & Sickness Plan by completing the enclosed Waiver Form. The Waiver Form must be returned to the Mercer County Community College Cashier's Office at the time you make payment for your courses. Students who lose family coverage during the school year should contact the Mercer County Community College Cashier's Office.

Part-time Students

Voluntary enrollment is available to part-time students taking a minimum of 1 credit hour. To enroll, follow the instructions on the Enrollment Form. The last date for voluntary open enrollment is October 15, 2012 for Fall semester and March 4, 2013 for Spring semester.

The cost of the Injury and Sickness Plan is \$20.00 per semester. The college may charge an additional administrative fee.

I. INJURY PLAN

Benefits are provided up to \$25,000 for covered medical expenses incurred as the result of a covered accidental Injury occurring to the Covered Person while: (1) on College premises; (2) away from College premises (other than traveling) while the Covered Person is participating in or attending any one-day College activity sponsored by and under the direct and immediate supervision of the College; and (3) traveling directly to or from residence and College to participate in College Activities.

The initial treatment for an accidental Injury must be rendered within 30 days of the accident. Benefits for a covered Injury are limited to treatment received within 104 weeks of the date of the accident.

The Accident Expense Benefit does not cover treatment of Sickness, condition, disease, ailment or infections (except pyogenic infections or bacterial infections which result from the accidental ingestion of contaminated substances).

Plastic, reconstructive or reimplantation, transplantation and experimental surgery and/or treatment for cosmetic purposes will not exceed a maximum benefit of \$1,000 in the aggregate for all medical, surgical, hospital and dental expenses incurred as a result of any one (1) Covered Accident.

Non-Duplication of Benefits Provision - This 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 Medical Insurance. If the Covered Person is covered by Other Valid and Collectible Medical Insurance, all benefits payable by such insurance in excess of \$200 will be determined before benefits will be paid by this Policy. This Policy is the second payor to any other insurance having primary status or no Coordination or

Non-Duplication of benefits provision. If the Covered Person is insured under group or blanket insurance which is also excess to other coverage, this Policy pays a maximum of 50% of the benefits otherwise payable. Benefits paid by this 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 Medical Insurance.

The Company will pay for the Medically Necessary services in accordance with the Usual and Customary charge (U&C) normally made for such services as follows below:

INPATIENT

Room/Board/ICU	U&C
Hospital Misc.....	U&C; \$400/day
Surgery.....	U&C
Anesthetist Services.....	U&C
Registered Nurses' Services	U&C
Physician's Visits.....	U&C
Medical Consultation	U&C
Physiotherapy	U&C; \$200 max
Pre-admission Testing.....	U&C

OUTPATIENT

Hospital Day Surgery	U&C; \$400 Max
Surgery Misc.....	U&C
Anesthetist Services.....	U&C
Attending Physician's Visits	U&C
Consultant Physician Fees	U&C
Physiotherapy	U&C; \$200 Max
Medical Emergency	U&C
Diagnostic X-ray and Laboratory	U&C
Injections	U&C
Prescription Drugs	U&C
Braces and Appliances.....	U&C

OTHER

Ambulance Services.....	U&C
Dental Treatment	U&C; \$10,000 Max
Accidental Death.....	\$ 2,000 Max
Accidental Dismemberment.....	\$10,000 Max
Replacement of Eyeglasses (due to covered Injury).....	U&C; \$ 200 Max
Air Travel Coverage: For students participating in the Flight Training Program, benefits under the policy will include coverage while flying in any aircraft.....	U&C

MEDICAL EXPENSE

The Basic benefit provides benefits for up to \$1,000 of covered, hospital billed medical expenses. The initial treatment for an accidental Injury must be rendered within 30 days of the accident. For the date of the accident or first treatment for Sickness. The company will pay for the Medically Necessary for such services as follows:

Inpatient Hospital Billed Services

- Room/Board/ICU
- Hospital Misc.
- Attending Physician's Visits
- Physiotherapy
- Surgery

Outpatient Hospital Billed Services

- Day Surgery Misc.
- Outpatient Misc.
- Emergency Room
- X-rays/Lab Test
- Misc. Supplies

Other Hospital Billed Services

- Home Health Care
- Extended Care
- Dental
- Alcoholism Treatment
- Treatment of Diabetes, Equipment/Supplies/Education
- Treatment of Wilm's Tumor
- Reconstructive Breast Surgery
- Maternity
- Assistant Surgeon Fees

OTHER SERVICES

- Outpatient Physician's Visit
- Outpatient Prescription Drugs
- Air Travel Coverage: For students participating in the Flight Training Program, benefits under

EXTENSION OF M

After paying \$1,000 in basic benefits under either the Injury or Sickness provision of the Injury and Sickness benefit, the company will pay for Covered Medical Expenses incurred in excess of \$1,000 up to, but not exceeding \$29,000 for Covered Medical Expenses of Injury or Sickness. Dental Care or Treatment due to a covered accident is not payable under

SICKNESS PLAN

BENEFIT SCHEDULE

es incurred, inpatient or outpatient, as the result of a covered accidental Injury or Sickness. Benefits for a covered Injury or Sickness are limited to treatment received within 52 weeks of Necessary services in accordance with the Usual and Customary (U&C) charge normally made

For Accidents

U&C Semi-privates

U&C

U&C \$200 MAX

U&C

No Benefit

U&C Hospital billed only

U&C Hospital billed only

U&C Hospital billed only

U&C Hospital billed only

U&C Hospital billed only

U&C

Basic Benefit only

U&C Hospital billed only

No Benefit

No Benefit

No Benefit

No Benefit

No Benefit

No Benefit

For Sickness

U&C Semi-privates

U&C

U&C \$200 Max

U&C

No Benefit

U&C Hospital billed only

U&C Hospital billed only

U&C Hospital billed only

U&C Hospital billed only

U&C Hospital billed only

U&C

Basic Benefit only

U&C Hospital billed only

Treated as any other Sickness

Treated as any other Sickness

Treated as any other Sickness

Treated as any other Sickness

Treated as any other Sickness

No Benefit

\$20 Benefit per visit, beginning with the first visit per condition, limited to five visits per condition.

70% of Usual and Customary charge, limited to \$200 per Policy Year.

nder the policy will include coverage while flying in any aircraft.

MAXIMUM BENEFIT

& Sickness Plan for any one Injury or Sickness, this Plan will pay 80% of any additional expenses for any one Injury or Sickness. Expenses must be incurred within one year from the date of the Extension of Maximum Benefit.

DEFINITIONS

INJURY means bodily injury caused by an accident. The accident must occur while the Covered Person's insurance is in force under this Policy. 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.

HOSPITAL means an institution which meets all of the following requirements:

- (1) it must be operated according to law;
- (2) it must give 24 hour medical care, diagnosis and treatment to the sick or injured on an in-patient basis for which a charge is made;
- (3) it must provide diagnostic and surgical facilities supervised by Physicians;
- (4) Registered Nurses must be on 24 hour call or duty;
- (5) the care must be given either on the Hospital's premises or in facilities available to the Hospital on a pre-arranged basis.

A Hospital is not a rest, convalescent, extended care, rehabilitation or Skilled Nursing Facility. It is not a place which primarily treats mental illness, alcoholism or drug addiction; nor does it include any ward, wing or other section of the Hospital that is used for such purposes. It is not a facility where, in the absence of insurance, there is no legal obligation to pay.

MEDICALLY NECESSARY means health care services that a health care provider, exercising his prudent clinical judgment, would provide to a Covered Person for the purpose of evaluating, diagnosing or treating an illness, Injury, disease or its symptoms and that is: (1) in accordance with the generally accepted standards of medical practice; (2) clinically appropriate, in terms of type, frequency, extent, site and duration, and (3) considered effective for the Covered Person's illness, Injury or disease; (4) not primarily for the convenience of the Covered Person or the health care provider; and (5) not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of that Covered Person's illness, Injury or disease.

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

SICKNESS means an illness or disease which causes a loss while this Policy is in force and which results in Covered Medical Expenses. 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 (U&C) 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.

PRE-EXISTING CONDITION

This Pre-existing Condition Limitation provision does not apply to coverage offered on a mandatory basis.

No benefits will be payable for the Insured's Pre-existing Conditions. They are defined as an Injury sustained, except injuries covered under AD&D Rider or a Sickness for which the Insured was medically diagnosed, treated (including medication), or advised by a Physician within the 6 months immediately prior to his Effective Date of Coverage under this Policy.

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

- (1) Six consecutive months have elapsed during which no medical treatment or advice is given by a Physician for such condition; or
- (2) the Insured has been insured under this Policy and the school's prior policies for the first year of continuous coverage; or
- (3) The Insured has been receiving benefits under the school's prior policies and has been continuously insured since the date of Injury, or Sickness, whichever occurs first.

CERTIFICATION OF CREDITABLE COVERAGE

State regulations may define this plan to be "Creditable Coverage". This means that the time you are covered under this plan may be eligible for crediting toward satisfaction of a Pre-existing Conditions limitation in an employer-sponsored plan under which you subsequently become covered. When your coverage terminates, you are eligible to receive a certification regarding your coverage under this plan. If you want such a certification after your coverage terminates, please contact Bollinger, Inc. at that time.

STATE MANDATED HEALTH BENEFITS

The plan will pay for the following mandated benefits and any other applicable mandate in accordance with New Jersey insurance laws: Wellness Health Examinations Benefit, Alcoholism Treatment Benefit, Audiology and Speech language Pathology Benefit, Biological-based Mental Illness Benefit, Blood Products and Blood Infusion Equipment Benefit, Certain Dental Services Benefit, Colorectal Cancer Screening Benefit, Diabetes Treatment Benefit, Home Health Care Benefit, Infertility Diagnosis and Treatment Benefit, Inherited Metabolic Diseases Benefit, Inpatient Coverage for Mastectomies and Reconstructive Breast Surgery Benefits, Mammography Benefit, Maternity Length of Stay Benefit, Pap Smear Benefit, Prostate Cancer Screening, Prosthetics and Orthotics Benefit, Treatment of Wilm's Tumor Benefit, Wellness Health Examinations Benefit, Off-Label Drug Use Benefit, Prescription Female Contraceptive, Dose Intensive Chemotherapy for Cancer Treatment, Childhood Immunization, Lead Poisoning Screening, Non-Standard Infant Formulas, Newborn Hearing Loss, Hearing Aids, Autism and Maternity Claims-Installments.

NJ Wellness Mandate: Effective July 1, 2011, each policy must provide payment for the aforementioned wellness benefits in an amount which shall not exceed: 1. \$231.00 a year for each person between the ages of 20 to 39 inclusive; 2. \$269.00 a year for each man of 40 years of age and older; 3. \$436.00 a year for each woman of 40 years of age and older; and 4. \$276.00 for a left-sided colon examination for each person 45 years of age and older, which shall be in addition to the amounts otherwise specified in Items 2 and 3 above.

EXCLUSIONS

Benefits will not be paid under this Policy and any attached Rider for any expenses which result from:

- (1) Eyeglasses, radial keratotomy, contact lenses, hearing aids (except for dependent children 15 and under) or prescriptions or examinations except as required for repair caused by a covered Injury;
- (2) Expenses incurred as the result of dental treatment, except as specifically provided for treatment resulting from Injury to natural teeth except for Covered Persons under age 19;
- (3) Committing or attempting to commit an assault or felony; or fighting, except in self defense;
- (4) Suicide or attempted suicide while sane or insane, including drug overdose; or intentional self-inflicted Injury;
- (5) War or any act of war, declared or undeclared: (1) while the Covered Person is serving in the armed forces of any country; (2) while the Covered Person is serving in any civilian non-combatant unit supporting or accompanying any armed forces of any country or international organization; or (3) while the Covered Person is not serving in any armed forces if the Injury or Sickness occurs outside the home area. A pro-rata premium will be refunded upon request for such period not covered;
- (6) Injury resulting from the playing, practice, participating, or conditioning in any intercollegiate, interscholastic, or club sport, 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;
- (7) 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;
- (8) Treatment provided in a government Hospital unless there is a legal obligation to pay such charges in the absence of other insurance;
- (9) Cosmetic surgery, except for reconstructive surgery performed as treatment for breast cancer, except for the correction of birth defects, correction of deformities resulting from cancer surgery, 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 this Policy;

- (10) Services that are provided normally without charge by the College's Health Center, infirmary or Hospital; or by any person employed by the College;
- (11) Treatment for mental or emotional disorders, except for Biologically Based Mental Illness covered under this Policy;
- (12) Outpatient Physiotherapy, except for a condition that required surgery or Hospital Confinement: 1) within the 30 days immediately preceding such Physiotherapy; or 2) within the 30 days immediately following the attending Physician's release for rehabilitation;
- (13) Organ transplants, except as specifically provided in this Policy;
- (14) 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.
- (15) Elective abortion;
- (16) Taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a Physician;
- (17) Breast implants; breast reduction.

In the event of a non-emergency Injury or Sickness the Insured Person should: Report to the Student Activities Office at the College at once for full instructions. If the Student Activities Office is not available, report to the security office at the College. The physicians and hospitals may submit itemized bills directly to Bollinger, Inc. electronically or mailing them to the address under claim procedure.

CLAIM PROCEDURE

- Complete a claim form and mail it to Bollinger, Inc. within 30 days of the date of the Injury or commencement of the Sickness, or as soon thereafter as possible. Mail the claim form to Bollinger, Inc., PO Box 727, Short Hills NJ 07078-0727.
- Claim forms are available on line at www.BollingerColleges.com/Mercer or by calling 866-267-0092. If the providers have given you bills, attach them to the claim form.
- Direct all questions regarding benefits available under this Plan, claim procedures, status of a submitted claim or payment of a claim to Bollinger, Inc. On line claim status is available at www.BollingerColleges.com/Mercer or by calling 866-267-0092.
- Itemized medical bills must be attached to the claim form at the time of submission. Subsequent medical bills received after the initial claim form has been submitted should be mailed promptly to Bollinger Inc., PO Box 727, Short Hills, NJ 07078. No additional claim forms are needed as long as the Insured Person's name and identification number are included on the bill.



P.O. Box 727
Short Hills, NJ 07078-0727
1-866-267-0092 (Claims/Coverage)
1-800-526-1379 (Other Questions)

PREFERRED PROVIDER NETWORK:



**For more complete description of Benefits visit us
on the web at
www.BollingerColleges.com/Mercer**

PLEASE KEEP THIS BROCHURE AS A GENERAL SUMMARY OF INSURANCE.

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/Mercer. A paper copy of your certificate is available upon request.

The Master Policy on file at the College contains all of the policy 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 Master Policy, the Master Policy will govern and control the payment of benefits.