

STUDENT HOSPITAL INDEMNITY PLANS EMMAUS BIBLE COLLEGE 2015-2016

POLICY#: CIA305L

Marketed and Administered by:



Bollinger Specialty Group

BOLLINGER, INC., A SUBSIDIARY OF
ARTHUR J. GALLAGHER & CO.

www.BollingerColleges.com

Underwritten by:

Transamerica Premier Life
Insurance Company
Cedar Rapids, Iowa

NOTICE TO CONSUMER: THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES. ALSO, THE BENEFITS PROVIDED BY THIS POLICY CANNOT BE COORDINATED WITH THE BENEFITS PROVIDED BY OTHER COVERAGE. PLEASE REVIEW THE BENEFITS PROVIDED BY THIS POLICY CAREFULLY TO AVOID A DUPLICATION OF COVERAGE.

THIS MESSAGE IS IMPORTANT TO ALL STUDENTS

Emmaus Bible College is pleased to make available hospital indemnity insurance program for its students. The details of all coverages and instructions for enrollment are enclosed. PLEASE READ ALL DETAILS AND INSTRUCTIONS CAREFULLY.

All students are enrolled in the 24-Hour Hospital Indemnity Insurance - High Plan, as described in this brochure. The annual fee for this plan is \$550 for students up to age 25 (\$826 for students 25 years or older) and will appear on your tuition bill. To be exempt from the plan, students are required by Emmaus Bible College to obtain and complete the Application/Waiver Form from the Student Service Office prior to August 1, 2015 for the fall semester and December 1, 2015 for the spring semester. Waiver Forms received after these deadlines will not be accepted by the College.

If you have any questions, call our Plan Administrator, Bollinger Specialty Group, at 1-866-267-0092.

ENROLLMENT PERIOD

Students and their eligible Dependents wishing to purchase coverage must enroll during the open enrollment period at the beginning of the Fall Semester. You must complete the APPLICATION/WAIVER FORM provided to you by the College. The Spring Semester open enrollment period is available only for new students (and their Dependents) first entering the College for the Spring Semester. For questions or for rates and forms visit the plan web site at www.bollingercolleges.com/Emmaus.

EFFECTIVE DATES

8/10/15 to 8/10/16 – for a Student beginning Fall Semester

1/01/2016 to 8/10/2016 – for a Student beginning Spring Semester

30 DAY RIGHT TO EXAMINE CERTIFICATE

The Insured Person has a 30 day right to examine his or her certificate. If the Insured Person is not satisfied, he or she may return it to us within 30 days of his or her effective date. In that event, we will consider it void from the certificate effective date and any premium paid will be refunded. Any claims paid during the initial 30 day period will be deducted from the refund.

TERMINATION OF INSURANCE

Benefits are payable under this Plan only for medical treatment received while this Plan is in effect as to the Insured Person. No benefits are payable for treatment received after the date the insurance terminates for the Insured Person.

HOSPITAL INDEMNITY PLAN SUPPLEMENTAL MEDICAL BENEFITS – HIGH PLAN OPTION

INDEMNITY BENEFIT	HIGH PLAN
Hospital Daily Benefit (Accident and Sickness)	\$1,000 per day
Maximum Benefit per policy year	30 days
Hospital Daily Benefit (Drug and Alcohol)	\$100 per day
Maximum Benefit per policy year	5 days
Hospital Daily Benefit (Mental/Nervous)	\$50 per day
Maximum Benefit per policy year	5 days
Ambulance Services (Injury or Sickness)	\$250 per day
Maximum Amount per policy year	\$250
Emergency Room (Injury or Sickness)	\$100 per day
Maximum Amount per policy year	\$200
Outpatient Physician Visit	\$75 per day
Maximum Benefit per policy year	5 days
Outpatient Diagnostic X-Ray	\$100 per day
Maximum Benefit per policy year	3 days
Outpatient Diagnostic Laboratory Tests	\$100 per day
Maximum Benefit per policy year	3 days
Outpatient Drug and Alcohol	\$75 per day
Maximum Benefit per policy year	5 days
Outpatient Mental and Nervous	\$75 per day
Maximum Benefit per policy year	5 days
Wellness	\$75 per day
Maximum Benefit per policy year	1 day
Surgical and Anesthesia Benefit Rider	\$1,000 per day
Maximum Benefit of	\$2,000
OTHER FEATURES	
Discount Prescription Plan (This is not insurance and is not associated with Transamerica Premier Life Insurance Company)	Included Go to http://bollinger.rxsavingsplus.com

HOSPITAL INDEMNITY PLAN RATES – HIGH PLAN OPTION

RATES		
	Annual Rates	Rates, Entering Spring
Student under Age 25	\$550 (includes \$16 administrative fee)	\$328 (includes \$8 administrative fee)
Student Age 25 – Age 34	\$826 (includes \$16 administrative fee)	\$494 (includes \$8 administrative fee)
Student under Age 25 and Spouse	\$1,100 (includes \$32 administrative fee)	\$657 (includes \$16 administrative fee)
Student Age 25- 34 and Spouse	\$1,652 (includes \$32 administrative fee)	\$988 (includes \$16 administrative fee)
Student under Age 25 and Child(ren)	\$1,512 (includes \$48 administrative fee)	\$902 (includes \$24 administrative fee)
Student Age 25- 34 and Child(ren)	\$1,785 (includes \$48 administrative fee)	1,066 (includes \$24 administrative fee)
Student under Age 25 and Family	\$2,036 (includes \$32 administrative fee)	1,218 (includes \$16 administrative fee)
Student Age 25- 34 and Family	\$2,582 (includes \$32 administrative fee)	1,546 (includes \$16 administrative fee)



DISCOUNT PRESCRIPTION PLAN

Important Note: This is not insurance and not underwritten by a carrier. RxSavingsPlus is not associated in any way with Transamerica Premier Life Insurance Company.

WHAT CAN YOU USE YOUR RXSAVINGSPLUS CARD FOR?

PHARMACY SAVINGS	MEDICAL SAVINGS
<p>Savings.</p> <p>Simply present <u>your RxSavingsPlus drug discount card</u> at a participating pharmacy, and save an average of \$12 per prescription. The savings can really add up!</p>	<p>Competitively Priced.</p> <p>You can save up to 10% at MinuteClinic on any full priced health service or screening with your RXSavingsPlus card.</p>
<p>Save on all commonly prescribed medications.</p> <p>Caremark drug list contains over 99% of all prescription medications. You can use your RxSavingsPlus card for both brand-name and generics.</p>	<p>Accessible.</p> <p>MinuteClinic walk-in medical clinics are conveniently located inside select CVS/Pharmacy stores and are staffed by nurse practitioners and physician assistants who:</p> <ul style="list-style-type: none"> • Diagnose, treat and write prescriptions for common family illnesses, injuries and skin conditions. • Administer vaccinations • Conduct physicals and wellness screenings • Offer routine lab tests, instant results and education for those with chronic conditions.
<p>Save at 9 out of 10 pharmacies.</p> <p>Your RxSavingsPlus card is accepted at more than 60,000 participating pharmacies nationwide, including many independent pharmacies.</p>	<p>MinuteClinic is open every day, including evenings and weekends, and no appointment is needed.</p>
<p>Save up to 50% when you order by mail.</p> <p>Take advantage of our mail service option and you could save even more.</p>	<p>Easy.</p> <p>MinuteClinic makes health care easier for people with a lot going on. Our family nurse practitioners and physician assistants provide quality care every day. Just stop by when you need us.</p>

SELECT HOSPITAL INDEMNITY PLAN POLICY PROVISIONS

EXCLUSIONS

No benefit shall be paid for Injury or Sickness that is caused by, results from or contributed to by:

1. an intentionally self-inflicted Injury, suicide, or any attempt at suicide, while sane or insane (while sane in Missouri and Colorado);
2. any active participation in a riot, insurrection or war, either declared or undeclared;
3. the Covered Person's taking or using any narcotic, barbiturate or any other drug or medication, unless taken or used as prescribed by a Physician;
4. the Covered Person's blood alcohol level being .06 percent weight by volume or higher;
5. the Covered Person operating or riding in any kind of aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight;
6. the Covered Person committing or attempting to commit a felony or an assault or being engaged in an illegal activity;
7. 7. Confinement in a Residential Treatment Facility for any reason other than treatment for alcoholism or drug abuse;
8. voluntary gas inhalation or poison voluntarily taken, administered or inhaled;
9. taking alcohol in combination with any drug, medication or sedative;
10. military or combat activities while serving in the armed forces, National Guard or organized reserve corps in any state, country or international authority;
11. Pre-Existing Conditions as defined;
12. a natural disaster such as an earthquake;
13. Confinement in a Veterans Administration or any other National Government owned or operated Hospital for which no charge is made that the Covered Person must pay;
14. Pregnancy or childbirth, except Complications of Pregnancy;
15. Services incurred outside of the United States.

PRE-EXISTING CONDITION LIMITATION

Pre-Existing Condition, as used in this limitation, means any Injury or sickness, diagnosed or undiagnosed, for which Medical Care is received by a Covered Person:

- a) within the 12 month period prior to the Covered Person's effective date of insurance; or
- b) with respect to the limitation for increase in coverage, within the 12 month period prior to the effective date of the Covered Person's increase in coverage.

For the purposes of this limitation, we will consider:

- a) Medical Care received when:
 - 1) a Physician is consulted or medical advice is given; or
 - 2) Treatment is recommended or prescribed by, or received from a Physician.
- b) Treatment to include, but not be limited to, any:
 - 1) medical examination, test, attendance, or observation;
 - 2) medical services, supplies, or equipment, including their prescription or use; or
 - 3) prescribed drugs or medicines, including their prescription or use.

All manifestations, symptoms, or findings which result:

- a) from the same or related Injury or Sickness; or
- b) from any aggravations of Injury or Sickness;
are considered to be the same Injury or Sickness for the purpose of determining a Pre-Existing Condition.

The Pre-Existing Condition as defined applies to Pregnancy. This provision does not apply to Complications of Pregnancy as defined.

ARMED FORCES

Upon request, we will refund the pro-rata portion of any premium paid for the period a Covered Person is in the armed forces.

DEFINITIONS

Below are selected definitions, for all definitions, please see GENERAL DEFINITIONS, located in the Certificate.

Injury means bodily Injury of a person resulting directly and independently of all other causes from an accident. However, Injury that occurred prior to a Covered Person's effective date of coverage will be subject to the Policy's Pre-existing Condition Limitation.

Inpatient means confinement in:

- a) a Hospital, for which a room and board charge is made;
- b) a Skilled Nursing Facility with respect to the Skilled Nursing Facility Benefit, for which a room and board charge is made; or
- c) a Residential Treatment Facility with respect to the Residential Treatment Facility Benefit, for which a room and board charge is made.

Medically Necessary means:

- a) recommended by a legally qualified physician acting within the scope of his or her license;
- b) consistent with currently accepted medical practice; and
- c) generally considered by United States physicians to be appropriate for a given medical condition.

A Hospital Confinement will not be deemed Medically Necessary if we determine that any service, supply or treatment in connection with that confinement is experimental in nature.

A service, supply or treatment will be considered experimental if it:

- a) is in the research or experimental stage;
- b) involves the use of a drug or substance that has not been approved by the United States Food and Drug Administration, by issuance of a New Drug Application or other formal approval;
- c) is not in general use by qualified physicians;
- d) is not of demonstrated value for the diagnosis or treatment of Sickness or Injury.

Mental and Nervous Disorders means any neurosis, psychoneurosis, psychopathy, or psychosis, mental or emotional disease or disorder of any kind:

- a) including bodily malfunction caused by underlying organic disease if symptoms result in a dysfunction of the mind; and
- b) including but not limited to schizophrenia, bi-polar personality disorder or autism.

However, with respect to underlying organic disease, the disorder will be regarded as a Mental or Nervous Disorder only to the extent it requires psychiatric or psychological treatment.

Sickness means a person's sickness, disease or Complication of Pregnancy, as defined. However, Sickness first manifested prior to a Covered Person's effective date will be subject to the Policy's Pre-existing Condition Limitation.

CLAIMS PROVISIONS

Notice of Claim: The person who has the right to claim benefits must give written notice of a claim within 20 days after a covered loss begins. If notice cannot be given within that time, it must be given as soon as reasonably possible. The notice should include your name and the Policy number. Send it to Bollinger, Inc.

Proof of Loss: Proof of loss must be sent in writing within 90 days after:

- a) the end of each month of Our liability for periodic payment claims; or
- b) the date of the loss for all other claims.

If the claimant is not able to send it within that time, it may be sent as soon as reasonably possible without affecting the claim. The additional time allowed cannot exceed one year unless the claimant is legally incapacitated.

Claim forms are available by contacting Bollinger, or may be obtained from our website: www.BollingerColleges.com/Emmaus.

CONTACT BOLLINGER SPECIALTY GROUP

THIS PLAN IS ADMINISTERED BY:



www.BollingerColleges.com

PO BOX 727 SHORT HILLS, NJ 07078

(866) 267-0092 (Claims/Coverage) (800)

526-1379 (Other Questions)

This brochure provides a description of our insurance program. You may obtain a complete certificate of insurance, including your appeal rights and grievances procedures, by assessing the link below:

www.BollingerColleges.com/Emmaus

This brochure is intended to give general information only and is subject to all provisions, limitations, and exclusions which are contained in the master policies.