

Student Accident and Sickness Insurance Program

Designed for the
Students of

The Massachusetts State College System

Bridgewater State College
Fitchburg State College
Framingham State College
Massachusetts College of Liberal Arts
Massachusetts Maritime Academy
Salem State College
2009-2010

NATIONWIDE LIFE INSURANCE COMPANY
COLUMBUS, OHIO

Effective August 1, 2009 to August 1, 2010

IMPORTANT NOTICE

This brochure provides a brief description of the important features of the Policy. It is not a Policy. Terms and conditions of the coverage are set forth in the Policy. We will notify Covered Persons of all material changes to the Policy. Please keep this material with your important papers.

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 health plan satisfies **Minimum Creditable Coverage standards** and will satisfy the individual mandate that you have health insurance. Please see page 7 for additional information.

The Massachusetts State College System Student Health Insurance Plan

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PREFERRED PROVIDER NETWORK

By enrolling in this Insurance Program, you have the PHCS Preferred Provider Network, except in the Western Massachusetts Counties of Hampden, Hampshire, Berkshire and Franklin where you have the CHP Preferred Provider Network, available to You and Your Dependents, if any, throughout Massachusetts, providing access to quality health care at discounted fees. A complete listing is available at www.phcs.com or www.chpstudent.com.

A Preferred Provider may require a Covered Person to pay an annual fee for inclusion within the Preferred Providers panel of patients. Any services that are represented to be a part of the Preferred Provider's annual service agreement are part of that separate agreement and are not part of this Insurance Program.

THE PROGRAM DOES NOT REQUIRE YOU TO USE A PREFERRED PROVIDER, but if a Covered Medical Expense is incurred through a Preferred Provider, the Program will pay:

- For covered Doctor's office visits, including Licensed Mental Health Professionals, 100% of the fees after payment of an \$25 Co-payment per visit;
- For covered medical treatments other than Doctor's office visits, including Licensed Mental Health Professionals, 80% coverage of the discounted fee, meaning that the 20% share of the fee is also discounted.

If a Preferred Provider is not available in a particular area or specialty, the Policy will cover at the Preferred Provider level until a provider has been added.

Coverage will be provided at the Preferred Provider level for a provider who is not a Preferred Provider for the first 30 days from the effective date of coverage if a Covered Person is undergoing an ongoing course of treatment or the provider is the Covered Person's primary care provider.

If the Covered Person is a female who is in her 2nd or 3rd trimester of pregnancy and whose provider in connection with her pregnancy is involuntarily disenrolled, other than disenrollment for quality-related reasons or fraud, treatment will be allowed with said provider, according to the terms of the Policy, for the period up to and including the Covered Persons first postpartum visit.

If a Covered Person is terminally ill and the provider in connection with said Sickness is involuntarily disenrolled, other than for quality related reasons or fraud, the Covered Person will be allowed to continue treatment with said provider, according to the terms of the Policy, until the death of the Covered Person.

Continued coverage is conditioned upon the provider agreeing to:

- Accept reimbursement at the rates applicable prior to notice of disenrollment as payment in full and not to impose cost sharing with respect to the Covered Person in an amount that would exceed the cost sharing that could have been imposed if the provider had not been disenrolled; and
- Adhere to the Policy's quality assurance standards and to provide necessary medical information related to the care provided; and
- Adhere to Our policies and procedures.

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

We will provide coverage for pediatric specialty care to Covered Persons requiring such services, including mental health services, by a person with recognized expertise in specialty pediatrics.

Each Massachusetts State College has directories listing PHCS Preferred Providers and Consolidated Health Plans Preferred Providers, or visit PHCS at www.phcs.com or call Consolidated Health Plans at (413) 773-4540 or toll-free at (800) 633-7867 for assistance.

THE MASSACHUSETTS STATE COLLEGE SYSTEM STUDENT HEALTH INSURANCE PLAN

The Massachusetts State College System Student Health Insurance Plan has been developed especially for Students of Bridgewater State College, Fitchburg State College, Framingham State College, Massachusetts College of Liberal Arts, Massachusetts Maritime Academy and Salem State College. The Plan provides coverage for illnesses and injuries that occur on and off campus and includes special cost-saving features to keep the coverage as affordable as possible. The Massachusetts State College System is pleased to offer the Plan as described in this Brochure.

WHERE TO FIND HELP

For questions about:

- Insurance Benefits
- Claims Processing
- Lost ID Cards

Please contact:

Consolidated Health Plans
2077 Roosevelt Avenue
Springfield, MA 01104
(800) 633-7867
www.chpstudent.com

For questions about:

- Enrollment
- Waiver/Enrollment Process

Please contact:

University Health Plans, Inc.
One Batterymarch Park
Quincy, MA 02169-7454
Phone: (800) 437-6448
Fax: (617) 472-6419
www.universityhealthplans.com
Email: info@univhealthplans.com

If you need medical attention before you receive your ID card, inform your healthcare provider that your insurance coverage is provided by Nationwide Life Insurance Company. Benefits will be payable according to the Policy. You do not need an ID card to be eligible to receive benefits. Once you have received your ID card, present it to the health care provider to facilitate prompt payment of your claims.

For questions about:

- Status of Pharmacy Claim
- Pharmacy Claim Forms
- Excluded Drugs

Please contact:

Express Scripts
(800) 451-6245

For a copy of the Company's privacy notice, go to:

www.chpstudent.com

THE MASSACHUSETTS STATE COLLEGE SYSTEM STUDENT HEALTH INSURANCE PLAN

This is a brief description of the Accident and Sickness Medical Expense Benefits available for The Massachusetts State College System Students and their eligible Dependents. The Plan is underwritten by Nationwide Life Insurance Company. The exact provisions governing this insurance are contained in the Master Policy issued to each College, and may be viewed at the College's Health Services during normal business hours. The Plan is administered by Consolidated Health Plans (CHP), 2077 Roosevelt Avenue, Springfield, MA 01104.

ELIGIBILITY AND EFFECTIVE DATE

To be eligible for this Insurance Program, You must be enrolled as a full-time Student or carrying a course load equivalent to at least 3/4 full-time. **If You are eligible to be covered under this Program, You are automatically enrolled unless You can certify that You have comparable coverage. NOTE: Framingham State College Students must either waive or enroll in the Plan by the waiver deadline dates, or be put on Administrative Hold (see waiver instructions on page 8).**

You may enroll in this Insurance Program only during the 31-day periods beginning with the start of the first and second semesters. If You are eligible for coverage and wish to enroll in the Program after these enrollment opportunities, You must present documentation from Your former insurance company that it is no longer providing You with personal Accident and Sickness insurance coverage. Your effective date under this Program will be the date Your former insurance expired, if You make the request for coverage within 31 days after it expires. Your premium for this coverage must accompany the request.

POLICY PERIOD

1. **Annual Term:** Coverage for all insured Students enrolled for the Annual Term will become effective at 12:01 a.m. on **August 1, 2009**, and will terminate at 12:01 a.m. on **August 1, 2010**.
2. **Fall Semester:** Coverage for all insured Students enrolled for the Fall Term will become effective at 12:01 a.m. on **August 1, 2009** and will terminate at 12:01 a.m. on **January 1, 2010**. **Please note:** This coverage period is available to December graduates only.
3. **Spring Semester:** Coverage for all insured Students enrolled for the Spring Term will become effective at 12:01 a.m. on **January 1, 2010**, and will terminate at 12:01 a.m. on **August 1, 2010**.

PREMIUM RATES

	Annual Term 8/1/2009- 8/1/2010	Fall Term* 8/1/2009- 1/1/2010	Spring Term 1/1/2010- 8/1/2010
Student Only	\$1,017**	\$434**	\$601**
Spouse	\$2,941	\$1,495	\$2,091
Child(ren)	\$1,240	\$628	\$884

*The Fall Term of coverage is available to December graduates only.
**Includes an administrative fee.

MASSACHUSETTS REQUIREMENT TO PURCHASE HEALTH INSURANCE:

As of January 1, 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age and older, must have health coverage that meets the Minimum Creditable Coverage standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on affordability or individual hardship. For more information call the Connector at 1-877-MA-ENROLL or visit the Connector website (www.mahealthconnector.org).

This health plan satisfies Minimum Creditable Coverage standards that are effective during the term of coverage as part of the Massachusetts Health Care Reform Law. If you purchase this plan, you will satisfy the statutory requirements that you have health insurance meeting these standards.

THIS DOCUMENT IS FOR MINIMUM CREDITABLE COVERAGE STANDARDS THAT ARE EFFECTIVE JANUARY 1, 2009. BECAUSE THESE STANDARDS MAY CHANGE, REVIEW YOUR PLAN MATERIAL EACH YEAR TO DETERMINE WHETHER YOUR PLAN MEETS THE LATEST STANDARDS.

If you have questions about this notice, you may contact the Division of Insurance by calling (617) 521-7794 or visiting its website at www.mass.gov/doi.

REFUND OF PREMIUM

Except for medical withdrawal due to a covered Injury or Sickness, any Student withdrawing from school during the first 31 days of the period for which coverage is purchased shall not be covered under the Policy and a full refund of the premium will be made. Students withdrawing after such 31 days will remain covered under the Policy for the full period for which premium has been paid and no refund will be allowed.

Covered Persons entering the armed forces of any country will not be covered under the Policy as of the date of such entry. A pro-rata refund of premium will be made for such person upon written request received by the Company within 90 days of withdrawal from school. Refunds for any other reason are not available.

TERMINATION OF COVERAGE

Your coverage will terminate on the earliest of one of the following: a.) upon entry into the armed forces of any country; b.) or the end of the coverage period for which premium was paid; c.) or the date the Policy terminates. No benefits are payable after termination, except as stated in the Extension of Benefits provision.

A Covered Person's coverage may be cancelled, or its renewal refused, only in the following circumstances: failure by the Covered Person or other responsible party to make payments under the Policy; misrepresentation or fraud on the part of the Covered Person; commission of acts of physical or verbal abuse by the Covered Person which pose a threat to providers or other insured's and which are unrelated to the Covered Person's physical or mental condition; relocation of the Covered Person outside the Policy's service area; or non-renewal or cancellation of the Policy through which the Covered Person receives coverage or the Covered Person is no longer a Student or Dependent.

No Covered Persons were involuntary disenrolled within the past 2 years.

INTERNATIONAL COVERAGE

All matriculating international graduate and undergraduate Students with current J1 Student visas who are enrolled in The Massachusetts State College System are required to purchase the Student Health Insurance Plan. The purchase of the Student Health Insurance Plan is mandatory and non-waivable. Undergraduate international Students will be automatically enrolled in the Plan and the premium will be automatically charged to the tuition bill.

WAIVER PROCESS

Framingham State College: Framingham State College Students must either waive or enroll in the Plan by the waiver deadline dates, or be put on Administrative Hold. Please visit www.universityhealthplans.com, select Framingham State College, and you will be prompted on how to complete the waiver or enrollment process.

Massachusetts Maritime Academy: Massachusetts Maritime Academy Students must complete an online waiver form at www.universityhealthplans.com by the deadline date to opt out of the Plan. Failure to respond by the deadline date will result in the Student remaining enrolled in the Insurance Plan and being responsible for the applicable fees.

All Other Massachusetts State Colleges: All eligible Massachusetts State College System Students must go online by the deadline to either: 1) opt out of the Plan by completing a waiver form to provide proof of other comparable coverage, OR 2) confirm election of the Plan by completing an enrollment form. Completing an online enrollment form will ensure that an insurance card is sent out promptly. Students who do not complete either form by the deadline will be automatically enrolled in, and billed for the Plan. This includes eligible Students attending Bridgewater State College, Fitchburg State College, Massachusetts College of Liberal Arts and Salem State College. Please visit www.universityhealthplans.com, choose your school, select the Student Accident & Sickness Plan if prompted and you will be directed on how to complete the waiver process as required for your individual school. Failure to respond by the deadline date will result in the Student remaining enrolled in the Insurance Plan and being responsible for the applicable fees.

COVERAGE FOR DEPENDENTS

If You are covered under the Policy, coverage may be purchased for Your eligible Dependents. Your Dependents will be covered for the same benefits for which You are covered. Dependent coverage, if any, begins and ends with Your coverage.

A Dependent newborn child will be automatically covered under the Policy from the moment of birth until the 31st day following birth. During the 31-day period, we must receive written notice of the birth and the required premium must be paid.

Coverage for newly born infants and adoptive children shall consist of Injury or Sickness including the necessary care and treatment of medically diagnosed congenital defects and birth abnormalities or premature birth including the cost of a newborn hearing screening test to be performed before the newborn infant is discharged from the hospital or birthing center to the care of the parent or guardian or as provided by the regulations of the department of public health.

EXTENSION OF BENEFITS AFTER TERMINATION

The coverage provided under the Policy ceases on the Termination Date. However, if a Covered Person is hospital confined on the Termination Date from a covered Injury or Sickness for which benefits were paid before the Termination Date, Covered Medical Expenses for such Injury or Sickness will continue to be paid as long as the condition continues but not to exceed 30 days after the Termination Date.

The total payments made in respect of the Covered Person for such condition both before and after the Termination Date will never exceed the Maximum Benefit. After this Extension of Benefits After Termination provision has been exhausted, all benefits cease to exist, and under no circumstances will further payments be made.

PRE-EXISTING CONDITIONS LIMITATION

If the insured had NO comparable insurance coverage in effect prior to the effective date under this Policy, then coverage for a Pre-existing Condition for the first six (6) months of this Policy will be limited to \$1,500. After the expiration of six (6) months, the Pre-existing Condition will be covered under this Policy as any other Illness or Injury. Pregnancy shall not be considered a Pre-existing Condition.

This limitation will not apply if, during the period immediately preceding the Covered Person's effective date of coverage under the Policy, the Covered Person was covered under prior Creditable Coverage for six (6) consecutive months. Prior Creditable Coverage of less than six (6) months will be credited toward satisfying the Pre-existing Condition limitation. This waiver of Pre-existing Conditions will apply only if the Covered Person becomes eligible and applies for coverage within sixty-three (63) days of termination of his or her prior coverage. The Covered Person must provide us proof of prior Creditable Coverage.

DEFINITIONS

Accident means a sudden, unexpected and unforeseen, identifiable event producing at the time objective symptoms of an Injury. The Accident must occur while a Covered Person is insured under the Policy.

Actual Charge: The Actual Charge made for a covered service by the provider that furnishes it.

Aggregate Maximum: The maximum benefit that will be paid under the Policy for all Covered Medical Expenses incurred by a Covered Person that accumulate during the Policy Year.

Biologically-Based Mental Disorders means those disorders described in the most recent edition of the Diagnostic and Statistical Manual of the American Psychiatric Association, referred to as "the DSM": schizophrenia, schizoaffective disorder, major depressive disorder, bipolar disorder, paranoia and other psychotic disorders, obsessive-compulsive disorder, panic disorder, delirium and dementia, affective disorders, eating disorders, post traumatic stress disorder, substance abuse disorders, autism, and any biologically-based mental disorders appearing in the DSM that are scientifically recognized and approved by the commissioner of the department of mental health in consultation with the commissioner of the division of insurance.

Brand-Name Prescription Drug or Medicine: A Prescription Drug which is protected by trademark registration.

CHP Preferred Provider means a provider in the Consolidated Health Plans network who contracts to provide services at a discounted rate.

Co-payment means separate charge for certain Covered Medical Expenses which is paid by the Covered Person.

Covered Medical Expense means the Reasonable and Customary Charge for a service or supply, which is performed or given under the direction of a Doctor for the treatment of Injury or Sickness pursuant to the terms of the Policy.

Covered Person: A Covered Student or Dependent whose coverage is in effect under the Policy. See the Eligibility sections of this Brochure for additional information.

Creditable Coverage means any blanket or general policy of medical, surgical or health insurance, including the Policy; any Policy of Accident or Sickness insurance that provides hospital or surgical expense coverage; any non-group medical, surgical or hospital insurance; any non-group or group hospital or medical service plan issued by a non-profit hospital or medical corporation; any non-group health maintenance contract issued by a health maintenance organization; any self-insured or self-funded employer group health plan; any health coverage provided to persons serving in the Armed Forces of the United States; or Medicare or Medicaid.

Dependent means a person who resides with You and is Your: legal spouse; unmarried child(ren) under age who are/is financially dependent on You. The term child includes a stepchild, a foster child, an adopted child and a child legally placed with You who is a prospective adoptive parent, even if the adoption has not been finalized; child, despite attaining age 26, who is incapable of self-sustaining employment by reason of

mental retardation or physical handicap and dependent on You for financial support.

Doctor means a licensed practitioner of the healing arts acting within the scope of his or her license. The Doctor may not be a member of the Covered Person's immediate family. Doctor includes, but is not limited to, podiatrists, dentists, chiropractors, certified registered nurse anesthetist, nurse practitioner and certified nurse midwife.

Elective Treatment: Medical treatment which is not necessitated by a pathological change in the function or structure in any part of the body occurring after the Covered Person's effective date of coverage. Elective Treatment includes, but is not limited to: tubal ligation; vasectomy; breast reduction; sexual reassignment surgery; submucous resection and/or other surgical correction for deviated nasal septum, other than necessary treatment of covered acute purulent sinusitis; treatment for weight reduction; learning disabilities; temporomandibular joint (TMJ) dysfunction; immunization; vaccines; and routine physical examinations (except as stated).

Emergency Medical Condition means a medical condition, whether physical or mental, manifesting itself by symptoms of sufficient severity, including severe pain, that the absence of prompt medical attention could reasonably be expected by a prudent layperson who possesses an average knowledge of health and medicine, to result in placing the health of a Covered Person or another person in serious jeopardy, serious impairment to body function, or serious dysfunction of any body organ or part, or, with respect to a pregnant woman, serious jeopardy to the fetus.

A Covered Person has the option of calling the local pre-hospital emergency medical service system by dialing the emergency telephone access number 911, or its local equivalent, whenever a Covered Person is confronted with an Emergency Medical Condition which in the judgment of a prudent layperson would require pre-hospital emergency services. No Covered Person shall in any way be discouraged from using the local pre-hospital emergency medical services system, the 911 telephone number, or the local equivalent, or be denied coverage for medical and transportation expenses incurred as a result of such emergency medical condition.

Experimental/Investigative services and charges means a treatment that has not yet successfully completed Stage III clinical trials of the United States Food and Drug Administration.

Home Health Care means part-time nursing care, by or supervised by, a registered graduate nurse; part-time home health aide service which consists mainly of caring for the patient; physical, occupational, respiratory or speech therapy; nutrition counseling; medical social services by a qualified social worker licensed by the jurisdiction where services are rendered; medical supplies, prosthetic and orthopedic appliances, rental or purchase of durable medical equipment, drugs and medicines obtainable by prescription only, including insulin, but only to the extent that such charges would have considered covered expenses had the Covered Person required confinement in a hospital or in a skilled nursing facility.

Hospice Care means Doctor Services; nursing care provided by or under the supervision of a registered professional nurse; social services; volunteer services; and counseling services provided by a professional or volunteer staff under professional supervision.

Injury means bodily harm caused by an Accident, which results in loss. All Injuries sustained in one Accident, including related conditions, will be considered one Injury.

Licensed Mental Health Professional means a licensed physician who specializes in the practice of psychiatry, a licensed psychologist, a licensed independent clinical social worker, a licensed mental health counselor, or a licensed nurse mental health clinical specialist.

Loss means medical expense caused by Injury and Sickness and covered by the Policy.

Mental Illness means either the Biologically-Based Mental Disorders; or rape-related mental or emotional disorders for victims of a rape or victims of an assault with intent to commit rape; or a Non-Biologically Based Mental, Behavioral or Emotional Disorders of a Child or Adolescent Under the Age of 19; or all other mental disorders described in the most recent edition of the DSM.

Non-Biologically-Based Mental, Behavioral or Emotional Disorders of a Child or Adolescent Under the Age of 19 means a disorder described in the most recent edition of the DSM which substantially interfere with or substantially limit the functioning and social interactions of such a child or adolescent; provided, that said interference or limitation is documented by and the referral for said diagnosis and treatment is made by the primary care Doctor, primary pediatrician, or a Licensed Mental Health Professional of such a child or adolescent or is evidenced by conduct, including, but not limited to: 1) an inability to attend school as a result of such a disorder, 2) the need to hospitalize the child or adolescent as a result of such disorder, or 3) a pattern of conduct or behavior caused by such a disorder which poses a serious danger to self or others. The Policy shall continue to provide such coverage to any adolescent who is engaged in an ongoing course of treatment beyond the adolescent's 19th birthday until said course of treatment, as specified in said adolescent's treatment plan, is completed and while the benefit contract under which such benefits first became available remains in effect, or subject to a subsequent benefits contract which is in effect.

PHCS Preferred Provider means a provider in the PHCS network who contracts to provide services at a discounted rate.

Pre-existing Condition means a condition that manifested itself during the 6 months immediately preceding the Covered Person's effective date of coverage in such a manner as would have caused an ordinarily prudent person to seek medical advice, diagnosis, care or treatment or for which medical advice, diagnosis, care or treatment was recommended or received.

Diagnosis, care or treatment shall not include any prior diagnosis of or prior treatment for infertility.

Preventive Care Services means services rendered to a Dependent child from the date of birth through the attainment of six (6) years of age and shall include physical examination, history, measurements, sensory

screening, neuropsychiatric evaluation and development screening, and assessment at the following intervals: six (6) times during the child's first year after birth, three times during the next year, annually until age six (6).

Such services shall also include hereditary and metabolic screening at birth, appropriate immunizations, and tuberculin tests, hematocrit, hemoglobin or other appropriate blood tests, and urinalysis as recommended by the Doctor.

Reasonable and Customary Charge (R&C) means the normal and customary charge of the provider, incurred by the Covered Person, in the absence of insurance for a service or supply, but not more than the prevailing charge in the area.

Sickness (Sick) means illness or disease which begins or for which expense is incurred while coverage is in force under the Policy. Sickness includes normal pregnancy and complications of pregnancy. All related conditions and recurring symptoms of a Sickness will be considered one (1) Sickness.

We, Our, or Us means Nationwide Life Insurance Company.

You, Your, Yours means the insured Student.

BASIC ACCIDENT AND SICKNESS EXPENSE BENEFITS

The Policy will pay 80%, except as specifically stated, of Covered Medical Expenses incurred by a Covered Person due to a covered Sickness or covered Injury, up to a maximum benefit of \$50,000 per Sickness or Injury. Payments made to non-preferred providers shall be a percentage of the provider's fees, up to the usual and customary charge, and not a percentage of the amount paid to Preferred Providers. Covered Medical Expenses are considered incurred on the date the treatment or service is rendered or the supply is furnished. Covered Medical Expenses are:

Hospital room and board and general nursing care while hospital confined, up to the semi-private room rate or intensive care unit rate, if applicable.

Miscellaneous hospital charges incurred while hospital confined, including expenses for: anesthesia; operating room; laboratory tests; x-rays; oxygen tent; pre-admission tests; medicines or supplies; dressings; other non-room and board expenses; prescription drugs, excluding take-home drugs.

Services of a private duty registered nurse or licensed practical nurse.

Services of a Doctor during hospital confinement: Paid at 80%, limited to one (1) visit per day. This benefit does not apply when related to surgery.

Ambulance: 100% of Actual Charge for use of an ambulance for an Emergency Medical Condition.

Doctor's fee for surgery: Based on data provided by Ingenix. When more than one (1) surgical procedure is performed through the same incision or in immediate succession, the additional surgery will be covered at 50%.

Services of an anesthetist who is not employed or retained by the hospital in which the surgery is performed, up to 80% of the amount paid the surgeon.

Service of an assistant surgeon required by the hospital, or by the procedure, up to 80% of the amount paid the surgeon.

Second surgical opinion by a board certified specialist in the medical field relating to the surgical procedure to be performed. Benefit includes x-rays and diagnostic tests when elective surgery is recommended. Paid at 80% of Actual Charge.

Outpatient services provided in a Doctor's office, Licensed Mental Health Professional's office, a community mental health center, home based services for Mental Illness, chiropractor visits, hospital or outpatient department or emergency room, clinical lab, radiological facility or similar facility licensed by the state subject to the following per visit Copayments:

- Emergency room, not result in a hospital admission – Paid at 100% after \$50 co-pay
- Emergency room with Health Service Referral, not resulting in a hospital admission – Paid at 100%
- Doctor's office visit – Paid at 100% after \$25 co-pay

Physiotherapy treatments prescribed by a Doctor. The prescription must be for a stated number of treatments.

Intercollegiate, Club and Intramural Sports, the deductible is waived for the intercollegiate sports Injury; 100% of Preferred Allowance/R&C up to \$75,000 Maximum.

In addition to the Exclusions provision, the following activities are excluded: Injury resulting from racing or speed contests, skydiving, mountaineering (where ropes or guides are customarily used) or any other Hazardous sport or hobby.

Adult Routine Physical limited to one (1) per Policy Year paid at 100% of Preferred Allowance/R&C after a \$50 Co-pay.

Prescription drugs to a maximum of \$3,000 per Policy Year after a \$10 co-pay per 30-day supply of a prescription or refill of a generic drug and a \$15 co-pay per 30-day supply of a prescription or refill of a brand name drug, including hormone replacement therapy and contraceptive outpatient prescription drugs or devices approved by the U. S. Food and Drug Administration.

Coverage for a prescription drug will not be excluded for the treatment of cancer or HIV/AIDS on the grounds that the drug has not been approved by the U.S. Food and Drug Administration (FDA) for that indication, if such drug is recognized for treatment of such indication in one of the standard reference compendia, in medical literature, or by the commissioner under the provisions of section forty-seven L (47L) of the Massachusetts General Laws. Prescription drug coverage shall also include services associated with the administration of the drug. Prescriptions must be filled at an "Express Scripts" Participating Pharmacy. Covered Persons will be given an ID card to show the Pharmacy as proof of coverage. No claim forms need be completed once you receive this ID card. Until such card is

received, You may fill prescriptions and be reimbursed by submitting a completed "Express Scripts" claim form. Claim forms can be obtained by calling Consolidated Health Plans at (800) 633-7867 or visiting their website at www.chpstudent.com. A directory of participating pharmacies is available by calling Express Scripts directly at (800) 451-6245 or by logging onto www.express-scripts.com.

NOTE: Not all medications are payable. Medications not covered by this benefit include, but are not limited to, allergy serum, drugs whose sole purpose is to promote or stimulate hair growth (Rogaine, Propecia, Renova), appetite suppressants and smoking deterrents. A complete list of exclusions may be obtained by calling Express Scripts directly at (800) 451-6245.

Sickness dental expense for services of a Doctor for removal of impacted wisdom teeth, payable at 100%, up to a maximum benefit of \$50 per tooth. No other benefits for impacted wisdom teeth will be paid.

Mental Illness treatment for Biologically Based Mental Disorders; rape-related mental or emotional disorders; and Non-Biologically Based Mental, Behavioral or Emotional Disorders of Child and Adolescents Under the Age of 19 will be paid the same as any other Sickness, except the diagnosis and treatment of rape-related mental or emotional disorders will be paid only if the costs of such diagnosis and treatment exceed the maximum compensation awarded to such victims. Treatment will consist of inpatient, intermediate and outpatient services that permit active and noncustodial treatment to take place in the least restrictive clinically appropriate setting.

Mental Illness treatment of all other mental disorders which are described in the most recent edition of DMS, consisting of inpatient, intermediate and outpatient services that permit active and noncustodial treatment to take place in the least restrictive clinically appropriate setting. Treatment is limited during each 12-month period for a minimum of 60 days inpatient treatment and 24 outpatient visits.

Psychopharmacological services and neuropsychological assessment services expense.

Cytological Screening and Mammogram: Benefits will be provided for: one cytological (pap smear) screening for ages 18 and over; a baseline mammogram for ages 35 through 39; and a mammogram every year for women age 40 and over.

Home Health Care services.

Hospice Care: Services of a licensed hospice care agency which are furnished to a Covered Person at home, on an outpatient basis or on a back-up in-patient basis, as defined by the Department of Public Health.

Cardiac rehabilitation for a Covered Person who has a documented cardiovascular disease. Multidisciplinary outpatient treatment will be provided in either a hospital or other setting. Treatment must meet standards promulgated by the Commissioner of Public Health and be initiated within 26 weeks after the diagnosis of the disease.

Bone marrow transplant: for treatment of metastatic breast cancer. If a bone marrow transplant is not available from a Preferred Provider, benefits will be paid at the Preferred Provider level for services rendered by a non-preferred provider.

Non-prescription Enteral Formulas: Coverage for nonprescription enteral formulas ordered by a Doctor for home use for the treatment of malabsorption caused by Crohn's disease, ulcerative colitis, gastroesophageal reflux, gastrointestinal motility, chronic intestinal pseudo-obstruction, and inherited diseases of amino acids and organic acids. Coverage for inherited diseases of amino acids and organic acids shall include food products modified to be low protein in an amount not to exceed \$5,000 annually for any insured individual.

Diabetes: Diagnosis and treatment expense for treatment of insulin-dependent, insulin-using, gestational and non-insulin-dependent diabetes. Benefit includes expense for blood glucose monitors; blood glucose monitoring strips for home use; voice-synthesizers for blood glucose monitors for use by the legally blind; visual magnifying aids for use by the legally blind; urine glucose strips; ketone strips; lancets; insulin; insulin syringes; prescribed oral diabetes medications that influence blood sugar levels; laboratory tests, including glycosylated hemoglobin, or HbA1c tests; urinary/protein/microalbumin and lipid profiles; insulin pumps and insulin pump supplies; insulin pens, so-called; therapeutic/molded shoes and shoe inserts for people who have severe diabetic foot disease when the need for therapeutic shoes and inserts has been certified by the treating doctor and prescribed by a podiatrist or other qualified doctor and furnished by a podiatrist, orthotist, prosthetist or pedorthist; supplies and equipment approved by the FDA for the purposes for which they have been prescribed and diabetes outpatient self-management training and education, including medical nutrition therapy.

Diagnosis and treatment of infertility: Payable the same as any other Sickness. Infertility is a condition of a presumably healthy individual who is unable to conceive or produce conception during a period of one year. Benefit includes expense incurred for the following non-experimental infertility procedures: artificial insemination; in vitro fertilization and embryo placement; gamete intra-fallopian transfer; zygote intrafallopian transfer; Intracytoplasmic sperm injection for the treatment of male factor infertility; and sperm, egg and/or inseminated egg procurement and processing, and banking of sperm or inseminated eggs, to the extent such costs are not covered by the donor's insurer, if any. Coverage is not limited to sperm provided by the Covered Person's spouse.

Scalp hair prosthesis expense: For prosthesis worn for hair loss suffered as a result of the treatment of any form of cancer or leukemia, payable as any other Durable Medical Equipment but no less than \$350 per Policy Year.

Maternity expense: To include expenses for prenatal care, childbirth and post partum care (including well baby care) on the same basis as any other Sickness. Benefit includes hospital inpatient care for 48 hours following vaginal delivery and 96 hours following a cesarean

section. Any decision to shorten maternity stays shall be made by the attending Doctor in consultation with the mother, in accordance with regulations promulgated by the Department of Public Health. The Covered Person is entitled to one home visit should they elect to participate in an early discharge.

Preventive Care Services expense for Dependent children from the date of birth through the attainment of six (6) years of age.

Special medical formulas for treatment of phenylketonuria, tyrosinemia, homocystinuria, maple syrup urine disease, propionic acidemia, or methylmalonic acidemia in infants and children or to protect the unborn fetuses of pregnant women with phenylketonuria.

Early invention services delivered by certified early intervention specialists for children from birth until their 3rd birthday.

Emergency services expense for health care items and services furnished in an emergency department and all ancillary services routinely available to an emergency department to the extent they are required for stabilization of an Emergency Medical Condition. If a Covered Person receives emergency services and cannot reasonably reach a Preferred Provider, payment for emergency services will be at the same level and in the same manner as if the person had received treatment by a preferred provider.

Human leukocyte antigen testing or histocompatibility locus antigen testing that is necessary to establish bone marrow transplant donor suitability. The coverage shall cover the costs of testing for A, B or DR antigens, or any combination thereof, consistent with rules, regulations and criteria established by the department of public health.

High Cost Procedure Expense: Covered Medical Expenses for high cost procedures in excess of \$200, such as, but not limited to, outpatient diagnostic C.A.T. Scans, Magnetic Resonance Imaging, and Laser treatments are payable at 80% of the negotiated charge (in-network) or 80% of Reasonable and Customary charge (out-of-network) to a maximum of \$2,000 per Accident or Sickness.

Speech, Hearing and Language Disorders: Diagnosis and treatment of speech, hearing and language disorders by individuals licensed as speech-language pathologists or audiologists under the provisions of chapter 112, if such services are rendered within the lawful scope of practice for such speech-language pathologists or audiologists regardless of whether the services are provided in a Hospital, clinic or private office, payable the same as any other Sickness. Coverage shall not extend to the diagnosis or treatment of speech, hearing and language disorders in a school-based setting.

Breast Reconstruction Incident to Mastectomy: Reconstruction of the breast on which the mastectomy has been performed; surgery and reconstruction of the other breast to produce a symmetrical appearance; and prostheses and physical complications of all stages of mastectomy, including lymphedemas; in a manner determined in consultation with the attending Doctor and patient.

Hormone Replacement Therapy: For pre- and post-menopausal women.

Outpatient Contraceptive Services: Including consultations, examinations, procedures and medical services related to contraceptive methods to prevent pregnancy approved by the U.S. Food and Drug Administration under the same terms and conditions for other outpatient services.

Cancer Clinical Trials: For Qualified Cancer Clinical Trials as defined in MA Chapter 257 subject to all other terms and conditions of the Policy.

Prosthetic devices and repairs payable the same as any other durable medical equipment as defined in M.G.L. c. 175 §47Z(a).

EXCESS COVERAGE

No benefits are provided by the Policy for expenses which are reimbursable by any other valid and collectible insurance plan, but such charges in excess thereof shall be covered as otherwise provided.

EXCLUSIONS

The Policy does not cover Loss nor provide benefits for:

1. Expenses for daily hospital room and board higher than the usual semi-private room charge or higher than the usual charge for the Intensive Care Unit, if applicable.
2. Expenses incurred for medical services, treatments and supplies for which no charge would have been normally made in the absence of insurance.
3. Services normally provided without charge by Your Health Services, Infirmary or Hospital or any employees thereof.
4. Surgery for the correction of refractive error and services in connection with eye examinations, eye glasses or contact lenses or hearing aids, except as required for a repair due to an Accident in which the Covered Person sustains an Injury.
5. Loss resulting from participation in an illegal occupation, riot, civil commotion or act of terrorism; or committing, or attempting to commit, a felony.
6. Elective plastic or cosmetic surgery, unless resulting directly from an Injury which necessitated medical treatment within 24 hours of the Accident. This exclusion does not apply to cosmetic surgery made necessary by an Injury or a congenital disease or deformity of a newborn child who is a Dependent insured under the Policy.
7. Loss resulting from air travel, except as a fare-paying passenger on a commercial airline.
8. Injury sustained or Sickness contracted while in the armed forces of any country.
9. An occupational loss covered by any occupational benefit plan, Workers' Compensation Act or similar law.
10. Treatment, services or supplies received in a governmental hospital unless the Covered Person is legally obligated to pay such charges in the absence of insurance.

11. Expense incurred for treatment of injuries resulting from any motor vehicle Accident to the extent covered by other valid and collectible insurance, or third party action.
12. Expenses, which are reimbursable by any other valid and collectible hospital or insurance, plan, but such charges in excess thereof shall be covered as otherwise provided.
13. Pre-existing Conditions, except as specifically stated.
14. Expenses for prescription medications, except as specifically provided in this Insurance Program.
15. Treatment to the teeth, gums, jaw or structures directly supporting the teeth, including surgical extractions of teeth, TMJ dysfunction or skeletal irregularities of one or both jaws including orthognathia and mandibular retrognathia. This exclusion does not apply to the repairs to sound natural teeth caused by an Injury. This exclusion does not apply to the removal of impacted wisdom teeth.
16. Expense incurred after coverage terminates subject to the extension of benefits.
17. Expenses incurred prior to the effective date.
18. Are determined to be Experimental/Investigational in nature.
19. Would not be routinely paid in the absence of insurance.
20. Topical acne treatments; legend vitamins; food supplements except as specifically stated; smoking deterrents; immunizations agents; biological sera; blood plasma; drugs to promote or stimulate hair growth; experimental drugs; drugs dispensed in a Hospital or rest home.
21. Professional sports, including practice and conditioning, play or travel; or arising from scuba diving, hang gliding, parachuting or bungee jumping.
22. Treatment to change the characteristics of the body to those of the opposite sex.
23. Expenses that are in excess of Reasonable Expenses.
24. Professional services rendered by a member of the Covered Person's Immediate Family or by anyone who lives with the Covered Person.
25. Services for weak, strained, or flat feet, corns, calluses or toenails; the diagnosis and treatment of acne and sebaceous cyst; deviated nasal septum, including submucous resection and/or surgical correction.
26. The diagnosis or treatment of congenital anomalies and conditions arising or resulting directly from them. This exclusion does not apply to apply to newborn child who is Dependent insured under the Policy.
27. Preventative medicines, routine physical examinations, elective surgery and treatments, except as specifically stated.
28. Organ or tissue transplant.
29. Services or supplies received in the Covered Person's Home Country. This exclusion applies to international Students.
30. Expense for elective sterilization or its reversal.
31. Expenses for treatment of covered Students who specialize in the mental health care field, and who receive treatment as part of their training in that field.

CLAIMS PROCEDURES

1. Itemized bills must be submitted within ninety (90) days from the date of treatment. The Covered Person's name and identification number need to be included.
2. Payment for Covered Medical Expenses will be made directly to the hospital or Physician concerned unless bill receipts and proof of payment are submitted.

Within forty-five (45) days following receipt of the appropriate documentation, We will either 1) make payment for the services provided, 2) notify the provider or claimant in writing of the reason or reasons for nonpayment, or 3) notify the provider or claimant in writing of what additional information or documentation is necessary to complete the claim filing. If We fail to comply, We are required to pay, in addition to any reimbursement for health care services provided, interest on the benefits beginning forty-five (45) days after receipt of the properly documented claim at the rate of one and one half percent (1.5%) per month, not to exceed eighteen percent (18%) per year. These provisions do not apply to claims that a carrier is investigating because of suspected fraud.

There is no utilization review performed on this Policy.

CLAIM APPEALS

To appeal a claim, send a letter stating the issues of the appeal to Consolidated Health Plan's Appeal Department at the address below. Include your name, phone number, address, school attended and email address, if available. Claims will be reviewed and responded to within sixty (60) days by Consolidated Health Plans.

Translation services are available to assist Insured(s), upon request, related to administrative services.

This Brochure is a brief description of the Plan Benefits. The exact provisions governing the insurance are contained in the Policy issued to The Massachusetts State College System.

Any provision of the Policy or this brochure which is in conflict with the statutes of the state in which the Policy is issued, will be administered to conform with the mandates of the state.

The Plan is Underwritten By:
Nationwide Life Insurance Company

Claims Administrator:
Consolidated Health Plans
2077 Roosevelt Avenue
Springfield, MA 01104
(800) 633-7867
www.chpstudent.com

Please visit our website to check claims status and eligibility.

PLEASE REFER TO YOUR SCHOOL AS: THE MASSACHUSETTS STATE COLLEGE SYSTEM

When submitting claims, etc, please use the Policy Numbers listed below, based on the particular State College you attend.

Bridgewater State College	302-533-2007
Fitchburg State College	302-534-2007
Framingham State College	302-535-2007
Mass College of Liberal Arts	302-536-2007
Mass Maritime Academy	302-537-2007
Salem State College	302-538-2007

EMERGENCY MEDICAL AND TRAVEL ASSISTANCE

MEDEX Assistance Corporation provides you with a comprehensive program with 24/7 emergency medical assistance including emergency evacuation and repatriation and other travel assistance services when you are 100 or more miles away from home. Your MEDEX identification card is your key to travel security.

For general inquiries regarding your international assistance coverage, please call Consolidated Health Plans at 800-633-7867.

If you have a medical or travel problem, simply call MEDEX for assistance and provide your name, school name, the group number shown on your ID card, and a description of your situation.

If you are in North America, call the Assistance Center toll-free at: 800-527-0218 or if you are in a foreign country, call collect at: 410-453-6330.

If the condition is an emergency, you should go immediately to the nearest Doctor or hospital without delay and then contact the 24-hour Assistance Center.

VISION DISCOUNT PROGRAM

For Vision Discount Benefits please go to:
https://www.consolidatedhealthplan.com/student_health.

OPTIONAL DENTAL INSURANCE PLAN DELTACARE THROUGH DELTA DENTAL

Dental Insurance Plan is available to all Massachusetts State College System Students on an optional basis. DeltaCare works much like a dental HMO in which the Student receives all care from a network of participating dentists.

To enroll in this plan or to find out more information, please contact University Health Plans at (800) 437-6448 or on the web at www.universityhealthplans.com.