Student Health Insurance Plan
Designed for the Students of
Drexel University
English Language Center
College of Arts and Sciences

2016-2017

Underwritten by:
National Guardian Life Insurance Company
Madison, WI

Policy Number: 2016I5B09
Group Number: S214313

Effective: 9/19/2016 – 9/18/2017

Administered by:
CHP Student
Consolidated Health Plans
2077 Roosevelt Ave.
Springfield, MA 01104

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WHERE TO FIND HELP

For Questions About:  
Eligibility  
Dependent Enrollment  
Insurance Benefits  
ID Cards  

Please Contact:  
Consolidated Health Plans  
2077 Roosevelt Avenue  
Springfield, Massachusetts 01104  
(800) 633-7867  
www.chpstudent.com  

Enrollment  
SERVICING BROKER:  
The Harbour Group  
93 Edgebrook Drive  
Springboro, OH 45066  
(937) 748-5200 or (800) 252-8160  
Email: info@hginsurance.com  

Preferred PPO Provider Listings  
For a listing of PHCS PPO Network Participating Providers, go to  
www.phcs.com  

Send Claims to:  
Consolidated Health Plans  
2077 Roosevelt Avenue  
Springfield, MA  01104  
Electronic Payor ID: 87843  

AM I ELIGIBLE?

All registered full-time degree-seeking undergraduate, graduate, and international students with J-1 or F-1 visas are eligible and automatically enrolled. This plan is mandatory for all students enrolled in the Drexel University English Language Center of the College of Arts and Sciences. We maintain the right to investigate student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever we discover that they have not been met, our only obligation is to refund premium.

COVERAGE FOR DEPENDENTS

Eligible individuals may also insure, on a Voluntary Participation Basis, their eligible Dependents. Individuals who enroll their dependents must enroll them within thirty (30) days of the Insured Student’s enrollment in the plan with the exception of adopted children or newborn children (see the provision entitled Dependent Child Coverage). Dependents will be enrolled for the same term of coverage for which the Insured Student enrolls. Dependents of an Eligible International Student must possess a valid passport and a proper visa (either an F-2, J-2 or M-2 visa).

To enroll eligible Dependents go to:  
www.chpstudent.com/DrexelUniv/DepEnrollForm  

QUALIFYING LIFE EVENT

No changes of any type may be made during the plan year unless a qualified family or employment status change occurs. In all cases, the change in coverage must be consistent with the change in the person’s family or employment status. If you do have a qualifying change in status, you have thirty (30) days from the event to make changes to your elections by completing a Qualifying Event Notification form and paying any applicable premium.

EFFECTIVE DATES AND COSTS

Drexel University Student Health Insurance Plan provides coverage to students for a twelve (12) month period – from 12:01 a.m. September 19, 2016, through 12:01 a.m. September 18, 2017.

<table>
<thead>
<tr>
<th></th>
<th>Annual*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Student</strong></td>
<td>$1,482</td>
</tr>
<tr>
<td><strong>Dependent rates are in addition to the student rate.</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Spouse</strong></td>
<td>$1,482</td>
</tr>
<tr>
<td><strong>Each Child</strong></td>
<td>$1,482</td>
</tr>
<tr>
<td><strong>3 or More Children</strong></td>
<td>$4,446</td>
</tr>
</tbody>
</table>

*The above rates include an administrative fee.

Effective Dates: Insurance under this Policy will become effective on the later of:
1. The Policy effective date;
2. The beginning date of the term for which premium has been paid;
3. The day after the Enrollment Form (if applicable) and premium payment is received by the Company, its authorized agent or the School;
4. The day after the date of postmark if the Enrollment Form is mailed; or
5. For International Students or scholars, the date the Insured Person departs his or her Home Country to travel to the Country of Assignment. The scheduled arrival in the Country of Assignment must be no more than 48 hours later than the departure from the Home Country.

Dependent’s coverage, under the Voluntary Participation Basis, becomes effective on the later of:
1. The day after the date of postmark when the Enrollment Form is mailed; or
2. The beginning date of the term for which premium has been paid; or
3. The day after the date the required individual Enrollment Form and premium payment are received by Us or Our authorized agent. This applies only when premium payment is made within 31 days of the student’s enrollment in the School’s insurance plan; or
4. The Policy effective date.
**DEPENDENT CHILD COVERAGE**

Newly Born Children - A newly born child of an Insured Person will be covered from the moment of birth. Such newborn child will be covered for Covered Injury or Covered Sickness for an initial period of 31 days. This includes the necessary care and treatment of medically diagnosed congenital defects and birth abnormalities from the moment of birth.

To continue coverage beyond this initial 31-day period, the Insured Person must:
1. Notify Us of the birth; and
2. Pay any additional premium.

Adopted Children and Foster Children - Dependent Child Coverage also applies to any child under age 18 adopted or placed for adoption irrespective of whether the adoption has become final or placed as a foster child with the Insured Student. If an additional premium is required, We must receive:
1. Notification of a child’s placement for adoption or placement for foster care within 31 days of the placement; and
2. Any premium required for the child.

If no additional premium is required, We recommend that the Insured Student notify of the placement or adoption to ensure proper claims adjudication. We will provide coverage for the child placed for adoption as long as the Insured Person:
1. Has custody of the child;
2. The Insured Student’s coverage under this policy remains in effect; and
3. The required premiums are furnished to Us.

As it pertains to this provision:

Placement for adoption means the assumption and retention by a person of a legal obligation for total or partial support of a child in anticipation of the adoption of a child. The child’s placement with a person terminates upon the termination of the legal obligation.

Handicapped Children: If:
1. There is dependent coverage; and
2. The Policy provides that coverage of a dependent child will terminate upon attainment of a specified age.

We will not terminate the coverage of such child due attainment of that age while the child is and continues to be both:
1. Incapable of self-sustaining employment by reason of developmental disability or physical handicap; and
2. Chiefly dependent upon the Insured Student for support and maintenance.

Proof of such incapacity and dependence shall be furnished to us within thirty-one days of the child’s attainment of the limiting age. Upon request, We may require proof satisfactory to it of the continuance of such incapacity and dependency. We may not request this more frequently than annually after the two-year period following the child’s attainment of the limiting age.

The last date for enrollment is shown in the Insurance Information Schedule. The Enrollment Period will run from the start of the quarter or semester for which coverage is desired.

To enroll eligible Dependents go to: www.chpstudent.com/DrexelUniv/DepEnrollForm

**TERMINATION DATE**

**Termination Dates:** An Insured Person’s insurance will terminate on the earliest of:
1. The date this Policy terminates for all Insured Persons; or
2. The end of the period of coverage for which premium has been paid; or
3. The date an Insured Person ceases to be eligible for the insurance; or
4. The date an Insured Person enters military service; or
5. For International Students, the date Insured Person departs the Country of Assignment for his/her Home Country (except for scheduled school breaks);
6. For International Students, the date the student ceases to meet Visa requirements;
7. On any premium due date the Policyholder fails to pay the required premium for an Insured Person except as the result of an inadvertent error.

**REFUND OF PREMIUM**

Refund of Premium: Premiums received by Us are fully earned upon receipt. Refund of premium will be considered only:
1. For any student who does not attend school during the first thirty-one (31) – days of the period for which coverage is purchased. Such a student will not be covered under the Policy and a full refund of the premium will be made.
2. For Insured Persons entering the Armed Forces of any country. Such persons will not be covered under the Policy as of the date of his/her entry into the service. A pro rata refund of premium will be made for such person upon written request received by Us within ninety (90) days of withdrawal from school.
3. For International Students, Scholars, Visiting Faculty member and/or their covered Dependents. We will refund a pro rata portion of the premium actually paid for any individual who:
   a. Withdraws from School during his/her first semester; and
   b. Returns to his/her Home Country.

A written request must be sent to us within 60 days of such departure. No other refunds will be allowed.
EXTENSION OF BENEFITS
Coverage under the Policy ceases on the Termination Date shown in the Insurance Information Schedule. However, coverage for an Insured Person will be extended as follows: If an Insured Person is Hospital confined for Covered Injury or Covered Sickness on the date his or her insurance terminates, we will continue to pay benefits for up to ninety (90) days from the Termination Date while such confinement continues.

DEFINITIONS
These are key words used in this Policy. They are used to describe the Policyholder’s rights as well as Ours. Reference should be made to these words as the Policy is read.

**Accident** means a sudden, unforeseeable external event which results independently of disease, bodily infirmity, or any other cause that causes Injury to an Insured Person.

**Ambulance Service** means transportation to a Hospital by an Ambulance Service.

**Anesthetist** means a Physician or nurse who administers anesthesia during a surgical procedure. He or she may not be an employee of the Hospital where the surgical procedure is performed.

**Autism Spectrum Disorder** means conditions that effect neurodevelopmental growth and defined as Pervasive Developmental Disorders in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders of the American Psychiatric Association. This includes Aspergerger’s Syndrome.

**Brand Name Drugs** means drugs for which the drug manufacturer’s trademark registration is still valid and where the trademarked or proprietary name of the drug still appears on the packaged label.

**Coinsurance** means the ratio by which We and the Insured Person share in the expenses incurred. The Coinsurance percentage that We will pay is stated in the Schedule of Benefits.

**Copayment** means the amount of Usual and Reasonable expenses for treatment that We do not pay. The Insured Person is responsible for paying this portion of the expenses incurred. Any Copayment amounts are shown in the Schedule of Benefits.

**Country of Assignment** means the country in which an Eligible International Student, scholar or visiting faculty member is:

1. Temporarily residing; and
2. Actively engaged in education or educational research related activities sponsored by the National Association for Foreign Student Affairs or its Member Organizations.

**Covered Clinical Trials** means phase I, II, phase III, and phase IV patient research studies designed to evaluate new treatments, including prescription drugs, and that:

1. Involve the treatment of life-threatening medical conditions;
2. Are medically indicated and preferable for that patient compared to available non-investigational treatment alternatives; and
3. Have clinical and preclinical data that shows the trial will likely be more effective for that patient than available non-investigational alternatives.

Covered Clinical Trials must also meet the following requirements:

1. Must involve determinations by treating Physicians, relevant scientific data, and opinions of experts in relevant
2. Must be trials approved by centers or cooperative groups that are funded by the National Institutes of Health, the Food and Drug Administration, the Centers for Disease Control, the Agency for Health Care Research and Quality, the Department of Defense, or the Department of Veterans Affairs. The health benefit plan may also cover clinical trials sponsored by other entities.
3. Must be conducted in a setting and by personnel that maintain a high level of expertise because of their training, experience, and volume of patients.

**Covered Injury** means a bodily injury that is caused by the Accident directly and independently of all other causes. Coverage under the School’s policies must be in force on the date the services and supplies are received for them to be considered as a Covered Medical Expense.

**Covered Medical Expense** means those charges for any treatment, service or supplies that are:

1. Not in excess of the Usual and Reasonable charges therefore;
2. Not in excess of the charges that would have been made in the absence of this insurance; and
3. Incurred while the Policy is in force as to the Insured Person, except with respect to any expenses payable under the Extension of Benefits Provision.

Complications of Pregnancy also include non-elective cesarean section, termination of an ectopic pregnancy, and spontaneous termination when a live birth is not possible. (This does not include voluntary abortion.)

Complications of Pregnancy do not include false labor, occasional spotting or Physician prescribed rest during the period of pregnancy, morning Sickness, preeclampsia, and similar conditions not medically distinct from a difficult pregnancy.
Covered Sickness means Sickness, disease or trauma related disorder due to Injury which:
1. causes a loss while the Policy is in force; and
2. which results in Covered Medical Expenses.
Covered Sickness includes Mental Health Disorders and Substance Use Disorders.

Deductible means the dollar amount of Covered Medical Expenses which must be paid by each Insured Person before benefits are payable under the Policy. The amount of the Deductible and the frequency (annual or per occurrence) will be shown in the Schedule of Benefits.

Dependent means:
1. An Insured Student’s lawful spouse or lawful Domestic Partner;
   An Insured Student’s dependent biological or adopted child, child placed for adoption, foster or stepchild or a child covered due to a court or an administrative order, under age 26; and
2. An Insured Student’s unmarried biological or adopted child or stepchild who has reached age 26 and who is:
   a. primarily dependent upon the Insured Student for support and maintenance; and
   b. incapable of self-sustaining employment by reason of mental retardation, mental illness or disorder or physical handicap.

Proof of the child’s incapacity or dependency must be furnished to Us for an already enrolled child who reaches the age limitation, or when an Insured Student enrolls a new disabled child under the plan.

Elective Surgery or Elective Treatment means surgery or medical treatment that is:
1. not necessitated by a pathological or traumatic change in the function or structure of any part of the body; and
2. which occurs after the Insured Person’s effective date of coverage.

Elective Treatment includes, but is not limited to, treatment for acne, warts and moles removed for cosmetic purposes, weight reduction, infertility, learning disabilities, routine physical examinations, fertility tests and pre-marital examinations, preventive medicines or vaccines except when required for the treatment of Covered Injury or Covered Sickness to the extent coverage is not required by state or federal law. Elective Surgery includes, but is not limited to, circumcision, tubal ligation, vasectomy, breast reduction, sexual reassignment surgery, submucous resection and/or other surgical correction for a deviated nasal septum, other than for necessary treatment of acute sinusitis to the extent coverage is not required by state or federal law. Elective surgery does not include Plastic or Cosmetic Surgery required to correct an abnormality caused by a Covered Injury or Covered Sickness.

Eligible Student means a student who meets all enrollment requirements of the School named as the Policyholder in the Insurance Information Schedule.

Emergency Medical Condition means a medical condition which:
1. manifests itself by acute symptoms of sufficient severity (including severe pain); and
2. causes a prudent layperson, who possesses an average knowledge of health and medicine, to reasonably expect that the absence of immediate medical attention might result in:
   a. Placing the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy;
   b. Serious impairment to bodily functions; or
   c. Serious dysfunction of any bodily organ or part.

Emergency Services means, with respect to an Emergency Medical Condition: transportation services, including but not limited to ambulance services, and covered inpatient and outpatient Hospital services furnished by a Hospital or Physician qualified to furnish those services that are needed to evaluate or Stabilize an Emergency Medical Condition.

Essential Health Benefits means benefits that are defined as such by the Secretary of Labor and are to be provided in a manner that is equal to the scope of benefits provided under a typical employer plan. This applies to the following general categories and the items and services covered within the categories:
1. Ambulatory patient services;
2. Emergency services;
3. Hospitalization;
4. Maternity and newborn care;
5. Mental health and substance use disorder services, including behavioral health treatment;
6. Prescription drugs;
7. Rehabilitative and habilitative services and devices;
8. Laboratory services;
9. Preventive and wellness services and chronic disease management; and
10. Pediatric services, including oral and vision care.

Formulary means a list of medications designed to manage prescription costs without affecting the quality of care by identifying and encouraging use of the most clinically effective and cost-effective medications. The Formulary includes Generic, Brand, and Preferred Brand Drugs.

Generic Drugs means a drug that is identical or bioequivalent to a Brand Named drug in dosage form, safety, strength, route of administration, quality, performance characteristics, intended use and is not protected by a patent.
Home Country means the Insured Student’s country of citizenship. If the Insured Student has dual citizenship, his or her Home Country is the country of the passport he or she used to enter the United States. The Insured Student’s Home Country is considered the Home Country for any dependent of an Insured Student while insured under this Policy.

Hospital means an institution that:
1. Operates as a Hospital pursuant to law;
2. Operates primarily for the reception, care and treatment of sick or injured persons as inpatients;
3. Provides 24-hour nursing service by Registered Nurses on duty or call;
4. Has a staff of one or more Physicians available at all times; and
5. Provides organized facilities for diagnosis, treatment and surgery either on its premises or in facilities available to it on a prearranged basis.

Hospital does not include the following:
1. Convalescent homes or convalescent, rest or nursing facilities;
2. Facilities primarily affording custodial, educational, or rehabilitory care; or
3. Facilities for the aged.

Hospital Confined or Hospital Confinement means a stay of eighteen (18) or more consecutive hours as a resident bed patient in a Hospital.

Immediate Family Member means the Insured Person and his or her spouse or the parent, child, brother or sister of the Insured Person or his or her spouse.

Insured Person means an Insured Student or dependent of an Insured Student while insured under this Policy.

Insured Student means a student of the Policyholder who is eligible and insured for coverage under this Policy.

International Student means an international student:
1. With a current passport and a student Visa;
2. Who is temporarily residing outside of his or her Home Country; and
3. Is actively engaged, on a full time basis, as a student or in educational research activities through the Policyholder.

In so far as this Policy is concerned, permanent residents or those who have applied for Permanent Residency Status are not considered to be an International Student.

Loss means medical expense caused by an Injury or Sickness which is covered by this Policy.

Medically Necessary means medical treatment that is appropriate and rendered in accordance with generally accepted standards of medical practice. The Insured Person’s health care provider determines if the medical treatment provided is Medically Necessary.

Mental Health Disorder means a condition or disorder that substantially limits the life activities of the Insured Person with the disorder. Mental Health Disorders must be listed in the most recent version of either the Diagnostic and Statistical Manual of Mental Disorders (DSM) published by the American Psychiatric Association or the International Classification of Disease Manual (ICD) published by the World Health Organization.

Network Providers are Physicians, Hospitals and other health care providers who have contracted with Us to provide specific medical care at negotiated prices.

Non-Network Providers have not agreed to any pre-arranged fee schedules.

Non-Preferred Brand Drugs means drugs that have a higher copayment and have recently come on the market. In most cases, an alternative preferred medication is available. If a physician prescribes a brand-name drug when a generic equivalent is available, you must pay the difference in cost in addition to a copayment.

Out-of-pocket Expense Limit means the amount of Usual and Reasonable expenses that an Insured Person is responsible for paying.

Physical Therapy means treatment by physical means, hydrotherapy, heat, or similar modalities, physical agents, bio-mechanical and neuro-physiological principles and devices. Such therapy is given to relieve pain, restore function, and to prevent disability following illness, injury, or loss of a body part.

Physician means a:
1. Doctor of Medicine (M.D.); or
2. Doctor of Osteopathy (D.O.); or
3. Doctor of Dentistry (D.M.D. or D.D.S.); or
4. Doctor of Chiropractic (D.C.); or
5. Doctor of Optometry (O.D.); or
6. Doctor of Podiatry (D.P.M.);
who is licensed to practice as such by the governmental authority having jurisdiction over the licensing of such classification of doctor in the state where the service is rendered.

A Doctor of Psychology (Ph.D.) will also be considered a Physician when he or she is similarly licensed or licensed as a Health Care Provider. The services of a Doctor of Psychology must be prescribed by a Doctor of Medicine.

Physician will also means any licensed practitioner of the healing arts who We are required by law to recognize as a “Physician.” This includes an acupuncturist, a certified nurse practitioner, a certified nurse-midwife, a Physician’s assistant, social workers and psychiatric nurses to the same extent that their services would be covered if performed by a Physician.

The term Physician does not mean any person who is an Immediate Family Member.
PPO Allowance means the amount a Network Provider will accept as payment in full for Covered Medical Expenses.

Preferred Brand Drug means a formulary drug that is within a select subset of therapeutic classes, which make up the formulary drug list.

School or College means the college or university attended by the Insured Student.

Sound, Natural Teeth means natural teeth. The major portion of a tooth must be present, regardless of fillings, and not carious, abscessed or defective. Sound, Natural Teeth will not include capped teeth.

Student Health Center or Student Infirmary means an on campus facility that provides:
1. Medical care and treatment to Sick or Injury students; and
2. Nursing services.

A Student Health Center or Student Infirmary does not include:
1. Medical, diagnostic and treatment facilities with major surgical facilities on its premises or available on a pre-arranged basis; or
2. Inpatient care.

Skilled Nursing Facility means an institution that provides skilled nursing care under the supervision of the individual from a facility.

Substance Use Disorder means any condition or disorder that substantially limits the life activities of the Insured Person with the disorder. Substance Use Disorders must be listed in the most recent version of either the Diagnostic and Statistical Manual of Mental Disorders (DSM) published by the American Psychiatric Association or the International Classification of Disease Manual (ICD) published by the World Health Organization.

Treatment means the medical care of a Covered Injury or Covered Sickness by a Physician who is operating within the scope of his or her license. Such care includes diagnostic, medical, surgical or therapeutic services, medical advice, consultation, recommendation, and/or the taking of drugs or medicines or the prescriptions thereof.

Usual and Reasonable means the normal charge, in the absence of insurance, of the provider for a service or supply, but not more than the prevailing charge in the area for a:
1. Like service by a provider with similar training or experience; or
2. Supply that is identical or substantially equivalent.

Visa, in so far as this Policy is concerned, means the document issued by the United States Government that permits an individual to participate in the educational activities of a college, university or other institution of higher learning either as a student or in another academic capacity. An International Student must have and maintain a valid visa, either an F-1 (Academic), J-1 (Exchange) or M-1(Vocational) in order to continue as a student in the United States.

We, Us, or Our: means National Guardian Life Insurance Company or its authorized agent.

STUDENT HEALTH CENTER REFERRAL
This is a supplemental plan. Where available, the student must first use the resources of the Student Health Center (SHC) where treatment will be administered or a referral issued. Deductible may be waived if the Insured Student receives initial treatment or a referral from the Drexel University Campus Student Health Center (SHC). A referral issued by the SHC must accompany the claim when submitted.

A SHC referral for outside care is not necessary ONLY under the following conditions:
1. For an Emergency Medical Condition. The student must return to the SHC for necessary follow-up care;
2. When the SHC is closed;
3. For medical care received when the student is more than 20 miles from campus;
4. For medical care obtained when a student is no longer able to use the SHC due to a change in student status.
5. For maternity care;
6. When service is rendered at another facility during break or vacation period.

PREFERRED PROVIDER INFORMATION
By enrolling in this Insurance Program, you have the PHCS PPO Network of Participating Providers, providing access to quality health care at discounted fees. To find a complete listing of PHCS PPO Network of Participating Providers, go to www.phcs.com, or contact Consolidated Health Plans at (413) 733-4540, toll-free at (800) 633-7867, or www.chpstudent.com for assistance.

Preferred Provider Organization
If an Insured Person uses a Network Provider, the Policy will pay the Coinsurance percentage of the PPO Allowance shown in the Schedule of Benefits for Covered Medical Expenses.

If a Non-Network Provider is used, the Policy will pay the percentage of the Usual and Reasonable Covered Medical Expense shown in the Schedule of Benefits. The difference between the provider fee and the Coinsurance amount paid by Us will be the responsibility of the Insured Person.

Note however, that We will pay at the PPO Allowance level for treatment by a Non-Network Provider if:
1. There is no Network Provider available to treat the Insured Person for a specific Covered Injury or Covered Sickness; or
2. There is an Emergency Medical Condition and the Insured Person cannot reasonably reach a network Provider. This benefit will continue to be paid for the Emergency Services until the Insured Person can reasonably be expected to safely transfer to a Network Provider. If the transfer does not occur at that time, benefits will then be reduced and paid at the lower percentage applicable to a Non-Network Provider.

An Insured Person should be aware that Network Provider Hospitals may be staffed with Non-Network Providers. Receiving services from a Network Provider does not guarantee that all charges will be paid at the Network Provider level of benefits. It is important that the Insured Person verify that his or her Physicians are Network Providers each time he or she calls for an appointment or at the time of service.

**SCHEDULE OF BENEFITS**

**Benefit Period:** When an Insured Person receives initial medical treatment within 30 days of the occurrence of a Covered Injury or at the onset of a Covered Sickness, eligible benefits will be provided for a continuous Benefit Period. The Benefit Period begins:

1. On the date of occurrence of such Covered Injury; or
2. From the first day of treatment of a Covered Sickness. The Benefit Period terminates at the end of the Policy Term (+ Extension of Benefits when appropriate).

**Preventive Services:**

**Network Provider:** The Deductible, Coinsurance, and any Copayment are not applicable to Preventive Services. Benefits are paid at 100% of the PPO Allowance when services are provided through a Network Provider.

**Non-Network:** Deductible, Coinsurance, and any Copayment are applicable to Preventive Services provided through a Non-Network Provider. Any Deductible, Coinsurance, and Copayment for services provided by a Non-Network Provider are not applied toward the annual Out-of-Pocket Maximum.

**Deductible:**

| Network | $100 Individual / $200 Family |
| Non-Network | $200 Individual / $400 Family |

**Out-of-Pocket Expense Limit:**

| Network Provider | $6,850 Individual/$13,700 Family |
| Non-Network Provider | No Maximum |

**Coinsurance Amount:**

| Network Provider | 100% of PPO Allowance for Covered Medical Expenses unless otherwise stated below. |
| Non-Network Provider | 80% of Usual and Reasonable Charge for Covered Medical Expenses unless otherwise stated below. |

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**Benefit Payment for Network Providers and Non-Network Providers**

This policy provides benefits based on the type of health care provider selected. This Policy provides access to both Network Providers and Non-Network Providers. Different benefits may be payable for Covered Medical Expenses rendered by Network Providers versus Non-Network Providers, as shown in the Schedule of Benefits.

**PREFERRED PROVIDER ORGANIZATION:**

To find a complete listing of PHCS PPO Providers, go to: www.phcs.com, or contact Consolidated Health Plans at (413) 733-4540, toll-free at (800) 633-7867, or www.chpstudent.com for assistance.

**THE COVERED MEDICAL EXPENSE FOR AN ISSUED POLICY WILL BE:**

1. THOSE LISTED IN THE COVERED MEDICAL EXPENSES PROVISION;
2. ACCORDING TO THE FOLLOWING SCHEDULE OF BENEFITS; AND
3. DETERMINED BY WHETHER THE SERVICE OR TREATMENT IS PROVIDED BY A NETWORK OR NON-NETWORK PROVIDER.

<table>
<thead>
<tr>
<th>BENEFITS FOR COVERED INJURY/SICKNESS</th>
<th>IN-NETWORK</th>
<th>NON-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Inpatient Benefits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospital Room &amp; Board Expenses</td>
<td>The PPO Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Hospital Intensive Care Unit Expense - in lieu of normal Hospital Room &amp; Board Expenses</td>
<td>The PPO Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Hospital Miscellaneous Expenses for services &amp; supplies, such as cost of operating room, lab tests, prescribed medicines, X-ray exams, therapeutic services, casts &amp; temporary surgical appliances, oxygen, blood &amp; plasma, misc. supplies</td>
<td>The PPO Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
</tbody>
</table>

<p>| Preadmission Testing                  | The PPO Allowance stated above | The Usual and Reasonable Charge stated above |</p>
<table>
<thead>
<tr>
<th>Physician’s Visits while Confined: Limited to one per day of Confinement</th>
<th>The PPO Allowance stated above</th>
<th>The Usual and Reasonable Charge stated above</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient Surgery:</td>
<td></td>
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</tr>
<tr>
<td>Surgeon Services</td>
<td>The PPO Allowance stated above.</td>
<td>The Usual and Reasonable Charge stated above.</td>
</tr>
<tr>
<td>Anesthetist</td>
<td>The PPO Allowance stated above.</td>
<td>The Usual and Reasonable Charge stated above.</td>
</tr>
<tr>
<td>Assistant Surgeon</td>
<td>The PPO Allowance stated above.</td>
<td>The Usual and Reasonable Charge stated above.</td>
</tr>
<tr>
<td>Skilled Nursing Facility Expense Benefit – up to a maximum of 120 days per Policy Year.</td>
<td>The PPO Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>BENEFITS FOR COVERED INJURY/SICKNESS</th>
<th>IN-NETWORK</th>
<th>NON-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient Benefits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient Surgery:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surgeon Services</td>
<td>The PPO Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Anesthetist</td>
<td>The PPO Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Assistant Surgeon</td>
<td>The PPO Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Outpatient Surgery Miscellaneous (excluding not-scheduled surgery) – expenses for services &amp; supplies, such as cost of operating room, ambulatory surgery center, therapeutic services, misc. supplies, oxygen, oxygen tent, and blood &amp; plasma</td>
<td>The PPO Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
</tbody>
</table>

| Rehabilitation Therapy including cardiac rehabilitation, pulmonary rehabilitation, physical therapy, occupational therapy and speech therapy | The PPO Allowance stated above | The Usual and Reasonable Charge stated above |
| Physical Therapy and Occupational therapy subject to combined limit of 365 visits per Policy Year. | | |
| Speech Therapy limited to 365 visits per Policy Year. | | |
| Habilitative Services are covered to the extent that they are Medically Necessary | The PPO Allowance stated above | The Usual and Reasonable Charge stated above |

<table>
<thead>
<tr>
<th>BENEFITS FOR COVERED INJURY/SICKNESS</th>
<th>IN-NETWORK</th>
<th>NON-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urgent Care Center</td>
<td>The PPO Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Emergency Services Expenses</td>
<td>100% of PPO Allowance for Covered Medical Expenses Copayment: $200 Copayment waived if admitted</td>
<td>100% of PPO Allowance for Covered Medical Expenses Copayment: $200 Copayment waived if admitted</td>
</tr>
<tr>
<td>In Office Physician's Visits</td>
<td>The PPO Allowance stated above Copayment: $20</td>
<td>The Usual and Reasonable Charge stated above Copayment: $20</td>
</tr>
<tr>
<td>Diagnostic X-ray Services</td>
<td>The PPO Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Laboratory Procedures (Outpatient)</td>
<td>The PPO Allowance stated above</td>
<td>The Usual and Reasonable Charge stated above</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>100% of PPO Allowance for Covered Medical Expenses. Copayment: $25.00 Generic Copayment: $40.00 Preferred Brand Copayment: $50.00 Brand</td>
<td></td>
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<tr>
<td></td>
<td>100% of Usual and Reasonable Charges for Covered Medical Expenses. Copayment: $25.00 Generic Copayment: $40.00 Preferred Brand Copayment: $50.00 Brand (paid on a reimbursement basis)</td>
<td></td>
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<tr>
<td></td>
<td>100% of Usual and Reasonable Charge stated above</td>
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<tr>
<td></td>
<td>The PPO Allowance stated above</td>
<td></td>
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<tr>
<td></td>
<td>The Usual and Reasonable Charge stated above</td>
<td></td>
</tr>
<tr>
<td>Outpatient Miscellaneous Expense for services not otherwise covered but excluding surgery</td>
<td>The PPO Allowance stated above</td>
<td></td>
</tr>
<tr>
<td>Home Health Care Expenses Up to 60 visits per Benefit Period Policy Year</td>
<td>The PPO Allowance stated above</td>
<td></td>
</tr>
<tr>
<td>Hospice Care Coverage</td>
<td>The PPO Allowance stated above</td>
<td></td>
</tr>
<tr>
<td>Hospice Care Coverage</td>
<td>The Usual and Reasonable Charge stated above</td>
<td></td>
</tr>
<tr>
<td>Ambulance Service - Ground and/or Air Transportation</td>
<td>The PPO Allowance stated above</td>
<td></td>
</tr>
<tr>
<td>Braces and Appliances</td>
<td>The PPO Allowance stated above</td>
<td></td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>The PPO Allowance stated above</td>
<td></td>
</tr>
<tr>
<td>Maternity Benefit</td>
<td>Same as any other Covered Sickness</td>
<td></td>
</tr>
<tr>
<td>Routine Newborn Care</td>
<td>Same as any other Covered Sickness</td>
<td></td>
</tr>
<tr>
<td>Pediatric Dental Care Benefit</td>
<td>See Benefit for limitations 100% of PPO Allowance for Preventive Services</td>
<td></td>
</tr>
<tr>
<td>Preventive Dental Care Benefit limited to 1 dental exam every 6 months The benefit amount payable for the following services is different from the benefit amount payable for Preventive Dental Care:</td>
<td>50% Usual and Reasonable</td>
<td></td>
</tr>
<tr>
<td>Emergency Dental Care</td>
<td>50% Usual and Reasonable</td>
<td></td>
</tr>
<tr>
<td>Routine Dental Care</td>
<td>50% Usual and Reasonable</td>
<td></td>
</tr>
<tr>
<td>Endodontic Services</td>
<td>50% Usual and Reasonable</td>
<td></td>
</tr>
<tr>
<td>Periodontal Services</td>
<td>50% Usual and Reasonable</td>
<td></td>
</tr>
<tr>
<td>Prosthodontic Services</td>
<td>50% Usual and Reasonable</td>
<td></td>
</tr>
<tr>
<td>Medically Necessary Orthodontic Care</td>
<td>50% Usual and Reasonable</td>
<td></td>
</tr>
<tr>
<td>Pediatric Vision Care Benefit</td>
<td>100% of PPO Allowance for Covered Medical Expenses for Preventive Services</td>
<td></td>
</tr>
<tr>
<td>Limited to 1 visit(s) per Policy Year and 1 pair of prescribed lenses and frames per Policy Year</td>
<td>80% of Usual and Reasonable Charge for Covered Medical Expenses for Preventive Services</td>
<td></td>
</tr>
<tr>
<td>Adult Vision Care Routine Eye Exam once every 24 months</td>
<td>The PPO Allowance Amount shown above</td>
<td></td>
</tr>
<tr>
<td>Chiropractic Care Benefit</td>
<td>The Usual and Reasonable Charge stated above</td>
<td></td>
</tr>
<tr>
<td>Consultant/Specialist Physician Services</td>
<td>The PPO Allowance Amount shown above</td>
<td></td>
</tr>
<tr>
<td>Covered Clinical Trials</td>
<td>Same as any other Covered Sickness, subject to the limitations described in the Benefit</td>
<td></td>
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<tr>
<td>----------------------------------------------------------------------------------------</td>
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<tr>
<td>Accidental Injury Dental Treatment for Insured Persons over age 18</td>
<td>The PPO Allowance Amount shown above</td>
<td></td>
</tr>
<tr>
<td>Subject to $100 per tooth maximum; $300 per Policy Year.</td>
<td>The Usual and Reasonable Charge stated above</td>
<td></td>
</tr>
<tr>
<td>Sports Accident Expense - incurred as the result of the play or practice of intramural or club sports</td>
<td>The PPO Allowance Amount shown above</td>
<td></td>
</tr>
<tr>
<td></td>
<td>The Usual and Reasonable Charge stated above</td>
<td></td>
</tr>
<tr>
<td>Abortion Expenses</td>
<td>The PPO Allowance Amount shown above</td>
<td></td>
</tr>
<tr>
<td></td>
<td>The Usual and Reasonable Charge stated above</td>
<td></td>
</tr>
<tr>
<td>Bedside Visits (International Students and/or their Dependents Only)</td>
<td>The Usual and Reasonable Charge stated above, Subject to $1,000 maximum per Policy Year</td>
<td></td>
</tr>
<tr>
<td>Medical Evacuation Expense</td>
<td>100% of Usual and Reasonable Charge for Covered Medical Expenses not to exceed $100,000 per Policy Year</td>
<td></td>
</tr>
<tr>
<td>Repatriation Expense</td>
<td>100% of Usual and Reasonable Charge for Covered Medical Expenses not to exceed $100,000 per Policy Year</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MANDATED BENEFITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mastectomy and Reconstructive Surgery Benefit</td>
</tr>
<tr>
<td>Same as any other Covered Sickness, subject to the limitations described in the Benefit</td>
</tr>
<tr>
<td>Treatment and Self-Management of Diabetes</td>
</tr>
<tr>
<td>Same as any other Covered Sickness, subject to the limitations described in the Benefit</td>
</tr>
<tr>
<td>Colorectal Cancer Screening</td>
</tr>
<tr>
<td>Same as any other Preventive Service</td>
</tr>
<tr>
<td>Mammography examinations</td>
</tr>
<tr>
<td>Same as any other Preventive Service</td>
</tr>
<tr>
<td>Cancer Benefit</td>
</tr>
<tr>
<td>Same as any other Covered Sickness, subject to the limitations described in the Benefit</td>
</tr>
<tr>
<td>Coverage for Cost of Nutritional Supplements Benefits – Medical Foods</td>
</tr>
<tr>
<td>Same as any other Covered Sickness, subject to the limitations described in the Benefit</td>
</tr>
<tr>
<td>Dental Anesthesia for Children and Developmentally Disabled Insured Persons</td>
</tr>
<tr>
<td>Same as any other Covered Sickness, subject to the limitations described in the Benefit</td>
</tr>
<tr>
<td>Child Immunizations Benefit</td>
</tr>
<tr>
<td>Same as any other Preventive Service</td>
</tr>
<tr>
<td>Medical Foods (Enteral Formulas) Benefit</td>
</tr>
<tr>
<td>Same as any other Covered Sickness, subject to the limitations described in the Benefit</td>
</tr>
</tbody>
</table>
ACCIDENTAL DEATH AND DISMEMBERMENT
If, as the result of a covered Accident, an Insured Person sustains any of the following losses within 365 days of the date of a covered accident, we will pay the benefit shown.

- Loss of Life ................................................................. $5,000
- Loss of hand .............................................................. $2,500
- Loss of Foot ................................................................. $2,500
- Loss of either one hand, one foot or sight of one eye ........................................ $2,500
- Loss of more than one of the above losses due to one Accident ........................................ $5,000

A loss of hand or foot means the complete severance through or above the wrist or ankle joint. Loss of eye means the total permanent loss of sight in the eye. The principal sum is the largest amount payable under this benefit for all losses resulting from any one Accident.

MEDICAL EVACUATION & REPATRIATION
To be eligible for this benefit, a Student must: a) be an International Student enrolled in the authorized college or school during the period for which coverage is purchased, or b) be an Eligible Domestic Student participating in a study abroad program sponsored by the College or School.

An eligible International Student must meet the definition of same. An International Student may also enroll his or her Dependent under this Section by payment of additional premium.

As used in this Section, an Eligible Domestic Student means a permanent resident of the United States who is enrolled at the college or school and who is temporarily participating in international educational activities outside their Home Country.

The maximum combined benefit for Medical Evacuation and Repatriation is shown in the Schedule of Benefits.

Medical Evacuation Expense – If:
- an Insured Person is unable to continue his or her academic program as the result of a Covered Injury or Covered Sickness;
- that occurs while he or she is covered under this Policy,
- we will pay the necessary Usual and Reasonable charges for evacuation to another medical facility or the Insured Person’s Home Country. Benefits will not exceed the specified benefit shown in the Schedule of Benefits.

Payment of this benefit is subject to the following conditions:
- The Insured Person must have been in a Hospital due to a Covered Injury or Covered Sickness for a confinement of five or more consecutive days immediately prior to medical evacuation;
- prior to the medical evacuation occurring, the attending Physician must have recommended and we must have approved the medical evacuation;
- we must approve the Usual and Reasonable Expenses incurred prior to the medical evacuation occurring, if applicable;
- no benefits are payable for Usual and Reasonable Expenses after the date the Insured Person’s insurance terminates. However, if on the date of termination, the Insured Person is in the Hospital, this benefit continues in force until the earlier of the date the confinement ends or 31 days after the date of termination;
- Evacuation of the Insured Person to his or her Home Country terminates any further insurance under the Policy for the Insured Person; and
- Transportation must be by the most direct and economical route.

Repatriation Expense: If the Insured Person dies while he or she is covered under this Policy, we will pay a benefit. The benefit will be the necessary Usual and Reasonable charges for preparation, including cremation, and transportation of the remains to the Insured Person’s place of residence in his or her Home Country. Benefits will not exceed the specified benefit shown in the Schedule of Benefits.

THIRD PARTY REFUND
When:
1. an Insured Person is injured through the negligent act or omission of another person (the “third party”); and
2. benefits are paid under the Policy as a result of that Injury,
We are entitled to a refund by the Insured Person of all Policy benefits paid as a result of the Injury.

The refund must be made to the extent that the Insured Person receives payment for the Injury from the third party or that third party's insurance carrier. We may file a lien against that third-party payment. Reasonable pro rata charges, such as legal fees and court costs, may be deducted from the refund made to Us. The Insured Person must complete and return the required forms to Us upon request.

COORDINATION OF BENEFITS
The Policy will coordinate benefits for expense covered by any other valid and collectible medical, health or accident insurance or pre-payment plan as stated in the Policy. Payments from such coverage from the plan will not be in excess of the total eligible expenses incurred.
EXCLUSIONS AND LIMITATIONS

Exclusion Disclaimer: Any exclusion in conflict with the Patient Protection and Affordable Care Act will be administered to comply with the requirements of the Act.

The Policy does not cover loss nor provide benefits for any of the following, except as otherwise provided by the benefits of this Policy and as shown in the Schedule of Benefits.

1. **International Students Only** - Eligible expenses within the Insured Person’s Home Country or country of origin that would be payable or medical treatment that is available under any governmental or national health plan for which the Insured Person could be eligible.
2. Medical services rendered by provider employed for or contracted with the School, including team physicians or trainers, except as specifically provided in the Schedule of Benefits.
3. Dental treatment including orthodontic braces and orthodontic appliances, except as specified for accidental Injury to the Insured Person’s Sound, Natural Teeth; or as stated in the Pediatric Dental Treatment Benefit.
4. Services or supplies not necessary for the medical care of the Insured Person’s Injury or Sickness.
5. Weak, strained or flat feet, corns, calluses or ingrown toenails.
6. Diagnostic or surgical procedures in connection with infertility unless such infertility is a result of a Covered Injury or Covered Sickness.
7. Expenses covered under any Workers’ Compensation, occupational benefits plan, mandatory automobile no-fault plan, public assistance program or government plan, except Medicaid.
8. Loss incurred as the result of riding as a passenger or otherwise (including skydiving) in a vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a scheduled airline maintaining regular published schedules on a regularly established route anywhere in the world.
9. Loss resulting from war or any act of war, whether declared or not, or loss sustained while in the armed forces of any country or international authority, unless indicated otherwise on the Schedule of Benefits.
10. Loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any Intercollegiate sports;
11. Loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any professional sport;
12. Intentionally self-inflicted Injury, while sane or insane.
13. Treatment, services, supplies or facilities in a Hospital owned or operated by the Veterans Administration or a national government or any of its agencies, except when a charge is made which the Insured Person is required to pay.
14. Injury sustained as the result of the Insured Person’s operation of a motor vehicle while not properly licensed to do so in the jurisdiction in which the motor vehicle accident takes place.
15. Elective Surgery or Treatment unless such coverage is otherwise specifically covered under the policy.
16. Charges incurred for, acupuncture, physical therapy, heat treatment, diathermy, manipulation or massage, in any form, except to the extent provided in the Schedule of Benefits.
17. Expenses for weight increase or reduction, and hair growth or removal unless otherwise specifically covered under the policy.
18. Expenses for Plastic or Cosmetic Surgery, unless they result directly from a Covered Injury that necessitates medical treatment within 24 hours of the Accident or results from Reconstructive Surgery.
19. Expenses incurred for Plastic or Cosmetic Surgery, unless they result directly from a Covered Injury that necessitates medical treatment within 24 hours of the Accident or results from Reconstructive Surgery.
20. Expenses incurred for Plastic or Cosmetic Surgery, unless they result directly from a Covered Injury that necessitates medical treatment within 24 hours of the Accident or results from Reconstructive Surgery.
21. Expenses incurred for Plastic or Cosmetic Surgery, unless they result directly from a Covered Injury that necessitates medical treatment within 24 hours of the Accident or results from Reconstructive Surgery.
22. Expenses incurred for Plastic or Cosmetic Surgery, unless they result directly from a Covered Injury that necessitates medical treatment within 24 hours of the Accident or results from Reconstructive Surgery.
23. Custodial care, service and supplies.
CLAIM PROCEDURES

In the event of Injury or Sickness, students should:

1. Report to their Physician, Hospital or Student Health Center.
2. Mail to the address below all medical and hospital bills along with the patient’s name and insured student's name, address, Social Security number or student ID number and name of the University under which the student is insured. A Company claim form is not required for filing a claim.
3. File claim within ninety (90) days of injury or first treatment for a Sickness. Bills should be received by the Company within ninety (90) days of service. Bills submitted after one year will not be considered for payment except in the absence of legal capacity.

Submit all Claims to:
Consolidated Health Plans
2077 Roosevelt Avenue
Springfield, MA 01104
Group Number: S214313

CLAIM APPEAL PROCESS

Once a claim is processed and upon receipt of an Explanation of Benefits (EOB), an Insured Person who disagrees with how a claim was processed may appeal that decision. The Insured Person must request an appeal in writing within 180 days of the date appearing on the EOB. The appeal request must include any additional information to support the request for appeal, e.g. medical records, physician records, etc. Please submit all requests to the Claims Administrator at the address below.

Claims Administrator:
CONSOLIDATED HEALTH PLANS
2077 Roosevelt Avenue
Springfield, MA 01104
www.chpstudent.com
(413) 733-4540

This plan is underwritten by:
National Guardian Life Insurance Company
As Policy Form No.: NBH-280(2015) PPO PA

National Guardian Life Insurance Company is not affiliated with Guardian Life
Insurance Company of America, aka The Guardian or Guardian Life.

For a copy of the privacy notice you may go to:
www.consolidatedhealthplan.com/about/hipaa
or
National Guardian Life Insurance Company
C/O Privacy Officer
70 Genesee Street
Utica, NY 13502

Request one from the Health office at your school
(Please indicate what school you attend with your written request)

This is not the Policy. Rather, it is a brief description of the benefits and other provisions of the Policy. The Policy is governed by the laws and regulations of the state in which it is issued and is subject to any necessary State approvals. Any provisions of the Policy, as described in this brochure, that may be in conflict with the laws of the state where the school is located will be administered to conform with the requirements of that state’s laws, including those relating to mandated benefits.

VALUE ADDED SERVICES

The following services are not part of the Plan Underwritten by National Guardian Life Insurance Company. These value added options are provided by Consolidated Health Plans.

VISION DISCOUNT PROGRAM
For Vision Discount Benefits please go to:
www.chpstudent.com

EMERGENCY MEDICAL AND TRAVEL ASSISTANCE

Consolidated Health Plans provides access to a comprehensive program that will arrange emergency medical and travel assistance services, repatriation services and other travel assistance services when you are traveling. For general inquiries regarding the travel access assistance services coverage, please call Consolidated Health Plans at 1-800-633-7867. If you are traveling and need assistance in North America, call the Assistance Center toll-free at: 877.305.1966 or if you are in a foreign country, call collect at: 715.295.9311. When you call, please provide your name, school name, the group number shown on your ID card, and a description of your situation. If the condition is an emergency, you should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Assistance Center.