

Student Injury and Sickness Insurance Plan

Designed Especially
For The
International Students Of



WESTMINSTER
COLLEGE

Fulton, Missouri

2009 - 2010

Policy # US003646
Group #09430009

ELIGIBILITY

All F-1 and J-1 Visa students or scholars taking full-time credit hours, registered for thesis or dissertation or otherwise engaged in educational activities are eligible and are required to purchase this insurance plan, unless proof of comparable coverage is furnished. **Those international students who have applied for Permanent Residency are not eligible.**

Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, Internet and television (TV) courses do not fulfill the Eligibility Requirements that the Student actively attend classes. The company maintains its right to investigate student status and attendance records to verify that the policy eligibility requirements have been met. If the Company discovers the Eligibility requirements have not been met, its only obligation is to refund premium, loss any claims paid.

Eligible Dependents of students enrolled in the plan may participate in the plan on a voluntary basis. Eligible Dependents are the spouse and unmarried children under 19 years of age or 25 years if a full-time student at an accredited institution of higher learning who are not self-supporting. Dependent eligibility expires concurrently with that of the Insured student.

EFFECTIVE AND TERMINATION DATES

The Master Policy on file at the school becomes effective at 12:01 a.m., August 15, 2009. Coverage becomes effective on the first day of the period for which premium is paid or the date the enrollment form and full premium are received by the Company (or its authorized representative), whichever is later. The Master Policy terminates at 12:01 a.m., August 15, 2010. Coverage terminates on that date or at the end of the period through which premium is paid, whichever is earlier. Dependent coverage will not be effective prior to that of the Insured student or extend beyond that of the Insured student.

You must meet the Eligibility requirements each time you pay a premium to continue insurance coverage.

Refunds of premiums are allowed only upon entry into the armed forces. The policy is a Non-Renewable, One-Year Term Policy.

EFFECTIVE DATES AND RATES

Annual (8/15/09 - 8/15/10)

Student Only.....	\$729	Student & Spouse	\$2,728
Student & Children	\$1,660	Family	\$3,680

Fall Semester (8/15/09 - 1/15/10)

Student Only.....	\$304	Student & Spouse	\$1,137
Student & Children ...	\$701	Family	\$1,534

Spring/Summer Semester (1/15/10 - 8/15/10)

Student Only.....	\$425	Student & Spouse	\$1,591
Student & Children ...	\$959	Family	\$2,146

EXTENSION OF BENEFITS AFTER TERMINATION

The coverage provided under this policy ceases on the Termination Date. However, if an Insured 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 90 days after the Termination Date. The total payments made in respect of the Insured for such condition both before and after the Termination Date will never exceed the Maximum Benefit.

PREFERRED PROVIDER INFORMATION

By enrolling in Westminster College Student Health Insurance Plan you have access to Preferred Provider networks. Please read the following information so you will know from whom or what group of providers health care may be obtained. This enhancement to your program does not require you to use a Preferred Provider. You may receive care from any licensed provider (benefit eligibility is subject to the plan design and the exclusions and limitations as specified in the policy), but if you incur any expense using a Preferred Provider you may lower your out-of-pocket expense.

The preferred provider network is First Health Network. You may check for Preferred Providers by calling 1-800-937-6824 or at www.firsthealth.com.

"Preferred Providers" are the Doctors, hospitals and other health care providers who have contracted to provide specific medical care at negotiated prices. The availability of specific providers is subject to change without notice. You should always confirm that a Preferred Provider is participating at the time services are required by checking the Preferred Provider Network website or calling the Preferred Provider Network and by asking the provider when you make an appointment for services.

"Preferred Allowances" means the amount a Preferred Provider will accept as payment in full for Covered Medical Expenses.

"Out of Network" providers have not agreed to any prearranged fee schedules. You may incur significant out-of-pocket expenses with these providers. Charges in excess of the insurance payment are your responsibility.

"Allowable Charges" means United States Fire Insurance Company allowance for a specified Covered Medical Expense of the Provider's charge for the service, whichever is less.

Ancillary providers will be paid at the PPO level for anesthesiologist, radiologist, assistant surgeon, pathologist, emergency room physicians and lab, provided a network facility is used.

MENTAL OR NERVOUS DISORDERS TREATMENT BENEFIT

Benefits are payable for the care and treatment of mental or nervous disorders on the same basis as any other sickness for inpatient and outpatient care. Inpatient services must be: (a) rendered in a hospital or treatment facility; and (b) under the direction of a doctor. Outpatient services must be: (a) provided by a doctor; or (b) rendered at a treatment facility under the direction of a doctor. Mental or nervous disorder means a sickness that is a mental, emotional or behavioral disorder. All diagnoses classified as a "Mental Disorder" according to the ICD-9 (International Classification of Diseases, 9th Revision, codes 290 through 319 inclusive) are considered one sickness. Treatment Facility means a facility that is properly licensed and operating under applicable state laws and regulations to provide inpatient and/or outpatient services for mental and nervous disorders. It may be part of a hospital, or operating on its own. Inpatient services consist of 24-hour-a-day nursing services, supervision by a doctor and daily maintenance of patient records.

SUBSTANCE ABUSE TREATMENT BENEFIT

Benefits are payable on the same basis as any other sickness for the treatment of substance abuse. A doctor must certify the covered person is suffering from substance abuse as defined and treatment must be recommended and monitored by the doctor. Benefits are subject to the following limitations: (a) Inpatient – up to 30 days per policy year for confinement in a hospital or residential facility; (b) Outpatient – up to 20 visits per policy year. Outpatient visits may be exchanged on a 2-for-1 basis to secure up to 10 additional days under benefits provided for a residential facility. The Lifetime Maximum is limited to four times the policy year maximum. This benefit is subject to the deductible and coinsurance provisions of the Policy. No additional benefits will be paid under any other Medical Expense Benefits of the policy. **"Substance Abuse"** means abuse of or addiction to alcohol, drugs or chemicals. It does not include nicotine addition.

SCHEDULE OF BENEFITS

PART A. BASIC INJURY AND SICKNESS MEDICAL EXPENSE BENEFITS

Up to \$50,000 maximum benefit will be paid as specified below for each Injury or Sickness. URC means, Usual, Reasonable & Customary. **Please Note:** Services are considered in network if provided by a First Health provider. To locate a First Health provider please call 1-800-937-6824 or visit their website at www.firsthealth.com.

	In Network	Out of Network
Maximum Benefit	\$50,000.....	\$50,000
INPATIENT Covered Medical Expenses:		
Hospital Room & Board (daily semi-private room rate; and general nursing care provided and charged for by the Hospital).....	100% of PPO Allowance..... \$500 per day maximum	80% of Semi-Private Room Rate \$500 per day maximum
Intensive Care	100% of PPO Allowance \$750 per day maximum	80% of URC Charges \$750 per day maximum
Hospital Miscellaneous (such as the cost of the operating room, laboratory test, x-ray examinations, anesthesia, drugs (excluding take home drugs) or medicines, therapeutic services and supplies. In computing the number of days payable under this benefit, the date of admission will be counted, but not the date of discharge).....	100% of PPO Allowance..... 2nd Opinion Specialist is Covered	80% of Usual & Customary Charges 2nd Opinion Specialist is Covered
Physiotherapy	100% of PPO Allowance.....	80% of URC Charges
Surgeon's Fees (No more than one surgical procedure will be covered when multiple procedures are performed through the same incision or in immediate succession).....	100% of PPO Allowance.....	80% of URC Charges
Anesthetist (professional services in connection with inpatient surgery).....	100% of PPO Allowance.....	80% of URC Charges
Registered Nurse's Services (private duty nursing care).....	100% of PPO Allowance.....	80% of URC Charges
Physician's Visits (benefits are limited to one visit per day and do not apply when related to surgery).....	100% of PPO Allowance..... \$50 per day maximum	80% of URC Charges \$50 per day maximum
Pre-Admission Testing (this benefit is payable within 3 working days prior to admission).....	Paid Under Hospital Misc.....	Paid Under Hospital Misc.
OUTPATIENT Covered Medical Expenses:		
Surgeon's Fees (No more than one surgical procedure will be covered when multiple procedures are performed through the same incision or in immediate succession).....	100% of PPO Allowance.....	80% of URC Charges
Day Surgery Miscellaneous (related to scheduled surgery performed in a Hospital, including the cost of the operating room; laboratory tests and x-ray examinations, including professional fees; anesthesia; drugs or medicines; and supplies. Usual and Customary Charges for Day Surgery Miscellaneous are based on the Outpatient Surgical Facility Charge Index.).....	100% of PPO Allowance.....	80% of URC Charges
Anesthetist (professional services in connection with outpatient surgery).....	100% of PPO Allowance.....	80% of URC Charges
Physician's Visits (benefits are limited to one visit per day and do not apply when related to surgery or physiotherapy).....	100% of PPO Allowance..... 10 visits maximum	80% of URC Charges 10 visits maximum
Physiotherapy (benefits are limited to one visit per day).....	100% of PPO Allowance..... 10 visits maximum	80% of URC Charges 10 visits maximum
Medical Emergency Expense (Includes use of the emergency room supplies. Treatment must be rendered within 72 hours from time of Injury or first onset of Sickness).....	100% of PPO Allowance.....	80% of URC Charges
Diagnostic X-Ray & Laboratory Services	100% of PPO Allowance..... MRI/CAT Scan - \$2,000 maximum	80% of URC Charges MRI/CAT Scan - \$2,000 maximum
Radiation Therapy	100% of PPO Allowance.....	80% of URC Charges
Chemotherapy	100% of PPO Allowance.....	80% of URC Charges
Tests & Procedures (diagnostic services and medical procedures performed by a Physician, other than Physician's visits, Physiotherapy x-rays and lab procedures).....	100% of PPO Allowance.....	80% of URC Charges
Prescription Drugs (including prescription contraceptives and allergy medications).....	URC Charges.....	URC Charges
OTHER Covered Medical Expenses:		
Ambulance Services	URC Charges..... \$750 per trip	URC Charges \$750 per trip
Consultant Physician Fees (when requested and approved by the attending Doctor).....	No Benefits.....	No Benefits
Dental (benefits paid on Injury to Natural Teeth and fractured jaw only).....	\$200 Per Tooth / \$600 Maximum.....	\$200 Per Tooth / \$600 Maximum
Maternity & Complications of Pregnancy	Paid as Any Other Sickness.....	Paid as Any Other Sickness
Club Sports	100% of PPO Allowance..... \$5,000 maximum	80% of URC Charges \$5,000 maximum
Intercollegiate Sports	100% of PPO Allowance..... \$5,000 maximum	80% of URC Charges \$5,000 maximum
Wellness Exam	One Routine Wellness Exam..... \$200 Maximum Benefit	One Routine Wellness Exam \$200 Maximum Benefit
Flu Shot (students only)	100% at Student Health Center only.....	No Benefit
Mental or Nervous Disorders	See Mental or Nervous Disorders..... Treatment Benefit Section	See Mental or Nervous Disorders Treatment Benefit Section
Substance Abuse	See Substance Abuse Treatment..... Benefit Section	See Substance Abuse Treatment Benefit Section
Prosthetic Devices (repair and replacement).....	\$500 Maximum Benefit Per Policy Year.....	\$500 Maximum Benefit Per Policy Year
Durable Medical Equipment	URC Charges.....	URC Charges

PART B. MAJOR MEDICAL BENEFIT

The Major Medical Expense Benefit begins payment after \$50,000 of Covered Medical Expenses (listed above) have been paid for each Injury or Sickness. The Company will pay 100% of PPO Allowance for PPO Next network providers or 80% of Usual, Reasonable & Customary Charges for out of network providers of additional incurred Covered Medical Expenses in excess of \$50,000, up to a Lifetime Maximum of \$100,000 for any one Injury or Sickness. No benefits will be paid under Major medical for: Room & Board expenses which exceed \$500.00 per day; Substance Abuse in excess of the Benefits for Substance Abuse.

ADDITIONAL BENEFITS

Benefits will be payable for routine immunizations of a child from birth to five years of age. Benefits are not be subject to any Deductible.

Benefits will be payable for Covered Expenses for administration of general anesthesia and hospital charges for dental care provided to the following Covered Persons: (1) A dependent child under the age of five; (2) A person who is severely disabled; or (3) A person who has a medical or behavioral condition which requires hospitalization or general anesthesia when dental care is provided.

Benefits will be payable for Covered Expenses for Covered Persons for the following: (1) A pelvic examination and Pap smear for any non symptomatic woman in accordance with the current American Cancer Society guidelines; (2) A prostate examination and laboratory tests for cancer for any non symptomatic man in accordance with the current American Cancer Society guidelines; and (3) A colorectal cancer examination and laboratory tests for cancer for any non symptomatic person in accordance with the current American Cancer Society guidelines.

Benefits related to the examinations and tests as required by this sections shall be payable on the same basis as any other sickness and are subject to the same dollar limits, deductible, and co-payments as other covered benefits or services.

Benefits for Covered Expenses for mammography for women 35 years of age or older for the presence of occult breast cancer as follows: (1) a baseline mammogram women 35 to 39 years of age. (2) An annual mammogram for women 40 years of age or older.

Benefits for Covered Expenses for diabetes equipment, diabetes supplies, diabetic self-management training programs for the treatment of diabetes when ordered by a doctor.

Initial Prosthetic Device and Reconstructive surgery following a mastectomy. Benefits will be paid the same as any other sickness for the initial prosthetic device and all reconstructive breast surgery to restore symmetry following mastectomy.

Formula necessary for the treatment of phenylketonuria (PKU) as prescribed by a doctor. Maximum benefit \$5,000 per policy year and is subject to deductible and coinsurance as any other sickness.

ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS

Loss of Life, Limb or Sight:

If such Injury shall independently of all other causes and within 180 days from the date of Injury solely result in any one of the following specific losses, the Insured Person or beneficiary may request the Company to pay the applicable amount below. Payment under this benefit will not exceed the policy Maximum Benefit.

For Loss Of:	Student	Spouse	Child
Life	\$10,000	\$5,000	\$2,500
Two or More Members	\$10,000	\$5,000	\$2,500
One Member	\$5,000	\$2,500	\$1,000

Member means hand, arm, foot, leg or eye. Loss shall mean with regard to hands or arms and feet or legs, dismemberment by severance at or above the wrist or ankle joint; with regard to eyes, entire and irrecoverable loss of sight. Only one specific loss (the greater) resulting from any one Injury will be paid.

COORDINATION OF BENEFITS

Benefits will be coordinated with any other group medical, surgical or hospital plan so that combined payments under all programs will not exceed 100% of charges incurred for covered expenses.

EXCLUSIONS AND LIMITATIONS

No benefits will be paid for loss or expense caused by, contributed to, or resulting from:

1. Injury of the primary insured covered under any student accident insurance policy underwritten by us.
2. Any Sickness or Injury, as defined, that was initially diagnosed, treated or recommended for treatment within the 12 months prior to the Term of Coverage for a Covered Person, unless continuous coverage is applied.
3. Services and supplies furnished normally without charge by the University's infirmary, its employees, or doctors who work for the participating institution. This exclusion does not apply if the health center is closed.
4. Services covered or provided by the student health fee.
5. Normal health checkups, preventive testing or treatment, screening exams or testing in the absence of injury except as specifically provided for in the Schedule.
6. Eye examinations, prescriptions or fitting of eyeglasses and contact lenses, or other treatment for visual defects and problems, unless payable as a covered expense associated with a sickness or injury covered by the policy.
7. Hearing examinations or hearing aids, or other treatment for hearing defects and problems, unless payable as a covered expense associated with an injury covered by the policy.
8. Dental treatment, except as specifically provided for in the Schedule.
9. War or any act of war, declared or undeclared, or while in the armed forces of any country.
10. Participation in a riot or civil disorder, commission of or attempt to commit a felony, or fighting, except in self-defense.
11. Intentionally self-inflicted injury, suicide or any attempt thereof.
12. Injury of any covered person sustained while: a. Participating in any school, professional or organized sports contest or competition; b. Traveling to or from such sport, contest or competition as a participant; or c. During participation in any practice or conditioning program for such sport, contest or competition except as specifically provided for in the Schedule.
13. Skydiving; parachuting or bungi-cord jumping, hang gliding, glider flying, parasailing, sail planing, or flight in any kind of aircraft, except while riding as passenger on a regularly scheduled flight of a commercial airline.
14. Treatment in a military or Veterans Hospital or a hospital contracted for or operated by a national government or its agency unless: a. The services are rendered on a medical emergency basis; and b. A legal liability exists for the charges made on behalf of a covered person for the services given in the absence of insurance.
15. Injury caused by, or resulting from, the use of alcohol, controlled substance, illegal drugs, or any drugs or medicines that are not taken in the dosage or for the purpose prescribed by the person's doctor.
16. Elective surgery and elective treatment, including but not limited to acne; acupuncture; allergy, including allergy testing; alopecia, hirsutism, and circumcision, except as required to correct an injury for which benefits are otherwise payable under the policy.
17. Any loss covered by state or federal worker's compensation law, employers liability law, occupational disease law, or similar laws or act.
18. Braces and appliances, except as specifically provided for in the Schedule.
19. Replacement braces and appliances except as specifically provided for in the Schedule.
20. Services rendered for detection and correction by manual or mechanical means (including x-rays incidental thereto) of structural imbalance, distortion or subluxation in the human body for purposes of removing nerve interference where such interference is the result of or related to distortion, misalignment or subluxation of or in the vertebral column.
21. That part of medical expense payable by any automobile insurance policy without regard to fault.
22. Travel in or upon: a. A snowmobile; b. Any two-or three-wheeled motor vehicle; or c. Any off road motorized vehicle not requiring licensing as a motor vehicle.

- 23. Any accident where the covered person is the operator of a motor vehicle and does not possess a current and valid motor vehicle operator's license, except while in a Driver's Education Program.
- 24. Preventive medicines, serums, vaccines except as specifically provided for in the Schedule.
- 25. Expenses to the extent that they are paid or payable under other valid and collectible group insurance or medical prepayment plan.
- 26. Blood or blood plasma, except for charges by a hospital for the processing or administration of blood.
- 27. Rest cures or custodial care.
- 28. Personal services such as television and telephone or transportation.
- 29. A hernia of any kind.
- 30. Anything not listed in the schedule of benefits is not covered.
- 31. Assistant surgeon services.
- 32. Biofeedback.
- 33. Learning disabilities.
- 34. Congenital conditions.
- 35. Foot care including care of corns, bunions (except capsular or bone surgery), calluses.
- 36. Prescription Drug Services - no benefits will be payable for:
 - a. Therapeutic devices or appliances, including hypodermic needles, syringes, support garments and other non-medical substances, regardless of intended use;
 - b. Immunization agents, biological sera, blood or blood products administered on an outpatient basis except as specifically provided;
 - c. Drugs labeled, "Caution - limited by federal law to investigational use" or experimental drugs;
 - d. Products used for unapproved cosmetic indications;
 - e. Drugs used to treat or cure baldness, and anabolic steroids used for body building;
 - f. Anorectics - drugs used for the purpose of weight control;
 - g. Fertility agents or sexual enhancement drugs, such as Parlodel, Pergonal, Clomid, Profasi, Metrodin, Serophene, or Viagra;
 - h. Growth hormones, except if Medically Necessary for treatment of growth disorder as determined by the doctor; or
 - i. Refills in excess of the number specified or dispensed after one (1) year of date of the prescription.
- 37. Sleep disorders.
- 38. Weight management weight reduction or nutrition programs, treatment for obesity, surgical weight loss procedures, surgery for removal of excess skin or fat.

DEFINITIONS

Covered expenses means charges:

- a. Not in excess of usual, reasonable and customary charge;
- b. Not in excess of the maximum benefit amount payable per service as shown in the Schedule;
- c. Made for medical services and supplies not excluded under the policy;
- d. Made for services and supplies which are medically necessary, and;
- e. Made for medical services specifically included in the schedule.

Injury means bodily harm resulting, directly and independently of disease or bodily infirmity, from an accident. All injuries to the same person sustained in one accident, including all related conditions and recurring symptoms of injuries will be considered one injury.

Sickness means illness or disease diagnosed during the term of coverage under the Policy for the covered person. Sickness includes normal pregnancy and complications of pregnancy. All related conditions and recurring symptoms of sickness will be considered one sickness.

Usual, reasonable and customary means:

- a. Charges and fees for medical services or supplies that are the lesser of:
 - 1. The usual charge by the provider for the service or supply given; or
 - 2. The average charged for the service or supply in the area where service or supply is received; and
- b. Treatment and medical service that is reasonable in relationship to the service or supply given and the severity of the condition.

FAIRMONT SPECIALTY TRAVEL ASSIST PLAN

Fairmont Specialty has provided a Travel Assistance Service through Europ Assistance USA (EA) which provides 24 hour services that can help you access emergency assistance when you are traveling 100 or more miles away from home. Europ Assistance USA is there when a crisis strikes to help you obtain the care and attention you need.

Over 850,000 multilingual service professionals stand ready to assist you in 200 countries and territories worldwide.

These services are only eligible for payment or reimbursement if EA is contacted at the time of service and has arranged and/or pre-approved the service. Contact number: (877) 279-1913.

Services provided:

Medical Evacuation up to \$50,000, Medical Repatriation up to \$50,000, Return of Dependent Children up to \$5,000, Return of Mortal Remains up to \$10,000, Return of Traveling Companion up to \$5,000. Other additional services including a Nurse Helpline are also available.

CONTINUOUS COVERAGE

If an insured is continuously covered for 12 months under the policy offered through Westminster College they will be covered for any sickness diagnosed or injury sustained while so covered. If an insured is continuously covered less than the 12-month period they will be given credit for the time covered. To qualify as Continuous Coverage, the insured must enroll for coverage through the College within 30 days of the end of the preceding policy. This policy will not pay for expenses that are the liability of the previous policy. Coverage cannot be considered continuous if a break in enrollment of more than 30 days occurs.

CLAIMS PROCEDURE

In the event of Injury or Sickness students should:

1. Report to the Student Health Service for treatment or referral, or when not in school, to their Physician or Hospital.
2. Obtain a claims form from the College, or visit our website at www.summitamerica-ins.com. Please complete one claim form per year. Mail the completed claim form, all medical bills, and copies of any other insurance carrier's Explanation of Benefits Statements to the address shown below.
3. Please file the claim within 30 days of Injury or first treatment for a Sickness. Bills should be received by the Company within 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, CLAIMS INQUIRIES, PREMIUM
AND ELIGIBILITY QUESTIONS TO:***

SUMMIT AMERICA INSURANCE SERVICES, L.C.

7400 College Boulevard, Suite 100
Overland Park, KS 66210
www.summitamerica-ins.com
Call Toll Free 877-246-6997
or email claims related questions to:
claims@summitamerica-ins.com

UNDERWRITTEN BY:

**United States Fire Insurance Company
by Fairmont Specialty
a Division of Crum & Forster
Eatontown, NJ 07724**

Please keep this Brochure as a general summary of the insurance. The Master Policy on file at the College contains all of the provisions, limitations, exclusions and qualifications of your insurance benefits. The Master Policy will prevail in the event of any discrepancy between this brochure and the Master Policy.