

Boston Baptist College

2013-2014 Student Insurance Plan

Plan Overview

This is a brief overview of benefits provided for informational purpose only. It is not a complete description of the plan.

IMPORTANT INFORMATION

All students who are enrolled at Boston Baptist College will automatically be enrolled in the Mandatory Basic Accident Portion of the Plan and cannot waive out of this program. All full-time and qualifying part-time students who are enrolled at Boston Baptist College will automatically be enrolled in the Sickness and Accident Insurance Plan unless the completed waiver form has been received by the college by August 24, 2013. If you have other insurance and do not wish to participate in the Sickness and Accident portion of the Plan, you must complete a waiver card stating you have other comparable coverage and submit this waiver to the Boston Baptist College Business Office by registration. A waiver may only be granted for the Sickness and Accident portion of this Plan. Waiver Forms will be available at the Business Office. Plan start date, August 1, 2013

Brief Overview of Mandatory Insurance Benefits

All Eligible students enrolled at Boston Baptist College are protected for Covered Medical Expenses arising from accidental Bodily Injury. This plan provides payment for Covered Medical Expenses up to a maximum of \$2,000 per Injury.

Brief Overview of Sickness & Injury Insurance Benefits

The plan will pay up to \$500,000 for each injury or Sickness payable as scheduled below.

PREFERRED PROVIDER NETWORK: - First Health Provider Network.

In order to maximize the benefits offered under this plan, you should seek treatment from the First Health Preferred Provider Network. A listing of participants is available at www.collegiaterisk.com.

Maximum Benefit	\$500,000 Per Policy Year (Accident Only—first \$2,000 paid under mandatory plan).
Out of Pocket Maximum	\$5,000 per person per policy year \$10,000 maximum per family
Hospital Room & Board Semi-Private Room	80% In Network & Out of Network
Inpatient Hospital Misc. & Anesthetist	80% In Network & Out of Network
Surgical Benefits –Inpatient & Outpatient	80% In Network & Out of Network
Emergency Room Expense	\$100 Copay / 80% In Network & Out of Network
Urgent Care	80% In Network & Out of Network
Physician's Office Visits In and Outpatient	\$25 co-pay per visit 80% In Network & Out of Network
Diagnostic X-Rays & Laboratory Expenses	Preferred Care: 80% -Negotiated Charges Non-Preferred Care: 80% -Usual & Customary
Outpatient Prescription Drug Benefit	\$15 co-pay—Generic/\$35 co-pay—Brand/\$50 co-pay-Specialty
Physiotherapy Benefits	80% In Network & Out of Network
Preventive/Wellness Services	100% In Network/80% Out of Network
Ambulance Services	80% In Network & Out of Network
Substance Abuse/Mental Nervous Disorders	80% In Network & Out of Network
Orthopedic Appliances	80% In Network & Out of Network

Cost

Student Annual Rates	
Mandatory Basic Accident Plan	\$80
Sickness & Accident Plan	
Under Age 26	\$1,886
Age 26 & Older	\$2,613

IMPORTANT NOTICE

The material in this hand out is for informational purposes only. The Plan contains Exclusions and Limitations. The plan will pay benefits in accordance with applicable Massachusetts Insurance mandates. If any discrepancy exists between this hand out and the Master Policy, the Master Policy will govern and control the payment of benefits. Information is believed to be accurate as of the production date; however, it is subject to change.

This is a brief description of benefits. This program is much more extensive. For a total description of benefits, please visit www.collegiaterisk.com

QUESTIONS, Please call: Collegiate Risk Management at 1-800-922-3420.

For more detailed information please visit www.collegiaterisk.com.

To access your schools plan information: type "Boston" on the front page, then click on "submit"