

MEDICAL BENEFIT PLAN

Coverage is in effect 24 hours a day. For students enrolled during the Fall Semester, coverage will be in effect from either August 15, 2011 or the date of Premium Payment, whichever is later, until August 15, 2012. For students enrolled during the Spring Semester, coverage will be in effect from either January 1, 2012, or the date of Premium Payment, whichever is later, until August 15, 2012. The plan covers Injuries sustained and Sickness contracted and causing loss commencing during the coverage period. The Policy expires August 15, 2012. (Please note that this policy cannot establish Physician's fees, and therefore, cannot guarantee that payments made by Monumental Life Insurance Company, hereafter referred to as the Company, will cover all Physician and surgeon charges in full.)

ELIGIBILITY AND ENROLLMENT

All students who are enrolled during the Fall and/or Spring at the College and have paid all registration and tuition fees are Eligible to Enroll.

Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, and television (TV) courses do not fulfill the Eligibility requirements that the student actively attend classes. 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 the policy eligibility requirements have not been met, our only obligation is refund of premium.

ALLEGHENY COLLEGE

Student Medical Benefit Plan - I.D. Card

This is to certify that as of August 15, 2011, insurance coverage is provided in accordance with all terms and provisions of Policy No.A578H issued to the above named college for the student named below.

Name _____ Student ID # _____
Street Address _____
Town _____ State _____ Zip Code _____

This coverage expires August 15, 2012

UNDERWRITTEN BY:

Monumental Life Insurance Company
Cedar Rapids, Iowa

PREFERRED PROVIDER NETWORK



Website: www.BollingerColleges.com/alleggheny

Bollinger
Insurance Solutions

P.O. BOX 727
Short Hills, NJ 07078
1-866-267-0092

INJURY MEDICAL EXPENSE BENEFITS

Benefits are provided up to \$5,000 for accidental Injuries for which medical treatment by a Physician, surgeon, dentist, registered nurse, hospital services, ambulance services, or x-rays are rendered. The initial treatment must be rendered within 90 days of the Injury and benefits are limited to treatment rendered within 52 weeks of the date of accident. Specific benefit levels are as shown below:

Hospital Room and Board: The expense actually incurred is allowed not to exceed the Usual and Customary Charge per day.

Hospital Inpatient Miscellaneous Expense: The expenses actually incurred are allowed not to exceed the Usual and Customary Charge as the result of any one Injury.

Surgical Expense: The expense actually incurred is allowed not to exceed the Usual and Customary Charge up to \$5,000 in total for all surgical operation(s) performed for any one Injury.

Ambulance Expense: The Usual and Customary Charge is allowed not to exceed \$5,000 for any one Injury.

Registered Graduate Nurse Expense: The expense actually incurred is allowed subject to a maximum benefit of the Usual and Customary Charge per 24-hour period.

Outpatient Miscellaneous Expense: The expense actually incurred is allowed subject to a maximum \$5,000 as the result of any one Injury.

Dental Expense: Monumental Life, hereafter referred to as the Company, will pay up to the Usual and Customary Charge per tooth with a maximum of \$500 per Injury for treatment to sound and natural teeth injured in a covered accident.

Physiotherapy Benefit: Up to the Usual and Customary Charge per visit is allowed subject to a maximum of \$5,000 for any one Injury.

Prescription Drug Expense: The expense actually incurred is allowed up to a maximum of the Usual and Customary Charge per covered Injury.

Anesthesia Expense: The expense actually incurred is allowed up to 30% of the surgeon's allowance under the policy subject to a maximum of \$5,000 for any one Injury.

Consultant's Expense: The expense actually incurred is allowed up to the Usual and Customary Charge per covered Injury.

SICKNESS MEDICAL EXPENSE BENEFITS

Sickness benefits will be paid up to \$5,000 for medical expenses incurred within 52 weeks of the date of the first medical treatment subject to the following:

Hospital Room and Board: The expense actually incurred is allowed not to exceed \$120 per day.

Hospital Inpatient Miscellaneous Expense: The expenses actually incurred are allowed not to exceed \$850 as the result of any one Sickness.

Surgical Expense: The expense actually incurred is allowed not to exceed the Usual and Customary Charge up to \$850 in total for all surgical operation(s) performed for any one Sickness.

Ambulance Expense: The expense actually incurred is allowed not to exceed \$50 for any one Sickness.

Physician's Expense: The Usual and Customary Charge is allowed not to exceed \$500 for any one Sickness subject to the following limitations: Payment will begin with the first call and the allowance will be \$50 per visit.

Registered Graduate Nurse Expense: The expense actually incurred is allowed subject to a maximum benefit of \$40 per 24-hour period or \$500 as the result of any one Sickness.

Outpatient Miscellaneous Expense: The expense actually incurred is allowed subject to a maximum of \$1,000 as the result of any one Sickness.

Prescription Drug Expense: The expense actually incurred is allowed up to a maximum of \$30 per covered Sickness.

Anesthesia Expense: The expense actually incurred is allowed up to 20% of the surgeon's allowance under the Policy subject to a maximum of \$170 for any one Sickness.

Consultant's Expense: The expense actually incurred is allowed up to \$50 per covered Sickness.

Mental or Nervous Disorders Benefit: The Company will pay for services rendered by a psychiatric consultant (in or out of the Hospital) when an Insured is referred for counseling. The Company will pay \$50.00 a visit up to a maximum of \$500 worth of visits.

MANDATED BENEFITS

The plan will pay benefits for the following mandated benefits and any other applicable mandate in accordance with Pennsylvania insurance laws: Maternity Length of Stay, Mammography Benefit, Women's Preventative Health Service Benefit including Gynecological Exam and Routine Pap Smear, Alcoholism and Substance Abuse Treatment Benefits, Mastectomy Reconstruction and Mastectomy Length of Stay, Chemotherapy, Diabetic Supplies and Equipment, Emergency Services, Inherited Metabolic Disease, Serious Mental Illness; Autism Spectrum Disorders Coverage; Colorectal Cancer Screening; and Certified Midwife.

EXCLUSIONS

This Policy does not cover:

1. Service or treatment rendered as part of the duties of a Physician or any other person employed or retained by the Policyholder;
2. Injury sustained or caused by any act of war, riots, civil disorders, or commotions;
3. Eyeglasses, contact lenses, or prescriptions therefor;
4. Self-inflicted Injuries, suicide, or attempt thereof while sane or insane;
5. Congenital defect;
6. Injuries sustained as a result of practice or participating in intercollegiate sports in any form;
7. Injuries sustained as a result of skiing, unless sponsored scheduled and supervised by the Policyholder;

8. Injury or Sickness for which the Insured is entitled to benefits under any Worker's Compensation Act or Law or similar legislation, or medical expenses covered under any Automobile Repairs Reform Act, or Automobile No-Fault Law, or similar legislation;
9. Any loss sustained or contracted in consequence of the Insureds being intoxicated or under the influence of any narcotic unless administered on the advice of a Physician;
10. Air travel except as a fare-paying passenger on a commercial aircraft;
11. Health treatment or examinations where no Injury or Sickness is involved;
12. Elective abortions or any other voluntary termination of pregnancy;
13. Dental treatment except for Injury to sound, natural teeth;
14. Treatment in any Veterans Administration or Federal Hospital, except if there is a legal obligation to pay;
15. Elective surgery, or cosmetic surgery unless performed in conjunction with a covered loss;
16. Services or treatment rendered by a Physician or nurse who is the Insured or a member of his immediate family;
17. Preventative medicines, serums, or vaccines;
18. An Insured's commission of or attempt to commit a felony or to which a contributing cause was the Insured's being engaged in an illegal occupation.

GENERAL PROVISIONS

Benefits under this plan are payable in addition to those paid under any personal policy with the exception of motor vehicle accident claims. Please see Exclusion #8. If a student graduates or leaves school, coverage will continue to expiration date of Master Policy.

CLAIM PROCEDURES

Students should contact the College Health Office at once to obtain a claim form and for full instructions. All claim payments are made from the Short Hills Office of BOLLINGER. Proofs of loss must be submitted within 90 days following the date of accident or start of Sickness. Claim forms may also be obtained at our website:

[www. BollingerColleges.com/alleghey](http://www.BollingerColleges.com/alleghey)

STUDENT ASSISTANCE SERVICES

(Administered by On Call International)

Nurse Helpline: On Call shall provide Students enrolled in this Plan with clinical assessment, education and general health information. This service shall be performed by a registered Nurse counselor to assist in identifying the appropriate level and source(s) of care for Students (based on symptoms reported and/or health care questions asked by or on behalf of Students). Nurses shall not diagnose a Student's ailments.

Travel Assistance Services: Each Insured Student and his/her enrolled Dependents are eligible for travel assistance services when traveling 100 miles or more away from their home and campus address. Travel Services are only available for medical claims that are covered under the College's Student Accident and Sickness Insurance Plan. Services provided include: Emergency Medical Transportation (Evacuation/Repatriation); Medical Monitoring; Medical, Dental, & Pharmacy Referrals; Deposit, Advance, & Payment Guarantees; Dispatch of Medicine, Physician, or Nurse; Return of Deceased Remains; Return of Minor Children Assistance; Pre-Trip Information; 24/7 Emergency Travel Arrangements; Translation Assistance; Emergency Travel Funds Assistance; Worldwide Legal Assistance; Lost/Stolen Travel Documents Assistance; Emergency Message Forwarding; and Lost Luggage Assistance.

Bedside Visit: In the event that a covered student will be hospitalized 7 days or longer, On Call International will provide a benefit of up to \$2,500 for a parent or family member to join the hospitalized student. The benefit can go towards transportation and accommodations. In all cases On Call International must make and pay for the travel and accommodations arrangements. There is no reimbursement for transportation or accommodations if made by the family or school.

Emergency Return Home: If a parent or sibling of a covered student dies or is hospitalized for a life threatening illness while the student is away at school (100 miles or more), On Call International will provide a benefit of up to \$2,500 for the student to return home. In all cases On Call International must make and pay for the travel arrangements. There is no reimbursement for transportation if made by the student, family or school.

Identity Theft Recovery Assistance: In the event that a covered student suspects he or she is a victim of identity theft, the student may contact On Call International to speak to the Identity Theft Recovery Unit. The Identity Theft Recovery Unit is a team of trained Fraud Specialists who will listen, document, and support participants who experience identity theft. The Fraud Specialist will: obtain participant's permission to pull and review their 3-bureau credit report in detail, with the participant; enroll the customer in six months of daily credit bureau monitoring to monitor and detect suspicious activity; document the event and contact history with participant; at participant request, assist in the placement of Fraud Alerts with major credit reporting agencies; write dispute letters on behalf of participant for signing and forwarding to National Credit Bureaus and Creditors. The Identity Theft Recovery Unit provides victims with a Fraud First Aid Kit which includes: Tips for Fraud Victims; Credit Bureau Reporting Agency Information; Contact History Tracking; Pre-populated letters to creditors to dispute suspicious items.

U.S. & Canada Toll Free: 866-525-1955

International Collect: 603-328-1955

Note: The On Call related services listed above are not insurance and are not connected with or provided by Monumental Life Insurance Company.

THIS PLAN IS ADMINISTERED BY:

Bollinger
Insurance Solutions

PO BOX 727

SHORT HILLS, NJ 07078

(866) 267-0092 (Claims/Coverage)

(800) 526-1379 (Other Questions)

PREFERRED PROVIDER NETWORK:

 **First Health**
Network

An Injury And Sickness Insurance Program



Allegheny College

FOR

2011-2012

THIS PLAN UNDERWRITTEN BY:

**Monumental Life
Insurance Company**

Cedar Rapids, Iowa
an AEGON company

Visit us on the Web:
www.BollingerColleges.com/alleghey

PLEASE KEEP THIS BROCHURE AS A GENERAL SUMMARY OF THE INSURANCE BENEFITS. The Master Policy on file at the College contains all of the provisions, limitations, exclusions and qualifications of your insurance benefits, some of which may not be included in this Brochure. If any discrepancy exists between the Brochure and the Policy, the Master Policy will govern and control the payment of benefits.