

2011-2012

**STUDENT ACCIDENT
INSURANCE PLAN**

DESIGNED FOR THE
STUDENTS OF

**North Carolina
Community and Technical
Colleges**

Policy # US041638

August 14, 2011-August 14, 2012

STUDENT ACCIDENT INSURANCE COVERAGE

For the Students of NORTH CAROLINA COMMUNITY AND TECHNICAL COLLEGES

This insurance Program provides coverage to all registered and enrolled students for covered Injuries sustained while the Insured Student is:

- 1) Participating in activities sponsored and supervised by the school except for play and/or practice of Intercollegiate Sports;
- 2) Traveling during such activities as a member of a group in transportation furnished or arranged by the school; or
- 3) Traveling directly to or from the Insured's home premises and the site of such activities.

EFFECTIVE/TERMINATION DATES

Each eligible student will become insured on the policy date or 12:01 a.m. on the day following the date notice from the school to the Company is postmarked or the date specified by the school, whichever is later. Coverage terminates on the first of the following dates. The date any premium for the Insured is due and unpaid, the date the Insured ceases to be within a class of persons eligible for coverage under the policy, or the date the policy is terminated.

EXTENSION OF BENEFITS AFTER TERMINATION

The coverage provided under the Policy ceases on the Termination Date. However, if a Covered Person is under the care and treatment of a doctor and hospital confined on the termination date from a covered Injury for which benefits were paid before the termination date, covered medical expenses for such Injury 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 for such condition both before and after the termination date will never exceed the Maximum Benefit. After the "Extension of Benefits After Termination" has been exhausted, all benefits cease to exist, and under no circumstances will further payments be made.

EXCESS PROVISION

Important: The Excess Provision does not apply if the Covered Person does not have other medical insurance or if the other insurance does not cover the loss. Even if a student has other insurance, the Policy may cover unpaid balances and deductibles, and pay those eligible expenses not covered by other insurance.

Benefits will be considered on the unpaid balances after the other insurance has paid. No benefits are payable for any expense incurred as the result of a covered Injury which is paid or payable by other valid and collectible insurance or under an automobile insurance policy.

CONTINUOUS COVERAGE PROVISION

If you are continuously covered under this policy through the College you will be covered for an injury sustained while so covered. If you are enrolled for coverage within 63 days of the end of the preceding policy you will be considered to have maintained continuous coverage, except for expenses that are the liability of the previous policy. Coverage cannot be considered continuous if a break in enrollment of more than 63 days occurs.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT

If, within one-year from the date of an Accident covered by this Policy, Injury from such Accident, results in the death of the Covered Person or Loss listed below, we will pay the percentage of the Principal Sum set opposite the loss in the table below. If the Covered Person sustains more than one such Loss as the result of one Accident, we will pay only one amount, the largest to which he is entitled. This amount will not exceed the Principal Sum which applies for the Covered Person.

Benefits for loss of life will be paid to the Insured's beneficiary (the Insured's estate if no beneficiary is named.) Other benefits unpaid at the time of the Insured's death will be paid at the Company's option, to the Insured's beneficiary or the Insured's estate.

<u>Loss</u>	<u>Percentage of Principal Sum</u>
Loss of Life	\$10,000
Loss of Both Hands, Both Feet, or Entire Sight of Both Eyes	\$10,000
Loss of One Hand and One Foot or One Hand and Entire Sight of One Eye	\$10,000
Loss of Speech and Hearing (Both Ears)	\$10,000
Quadriplegia (Total Paralysis of Both Upper and Lower Limbs)	\$10,000
Paraplegia (Total Paralysis of Both Lower Limbs)	\$ 5,000
Loss of One Hand, One Foot, or Entire Sight of One Eye	\$ 5,000
Loss of Speech	\$ 5,000
Loss of Hearing (Both Ears)	\$ 5,000
Hemiplegia (Total Paralysis of Upper and Lower Limbs on one side of the body)	\$ 5,000
Loss of Thumb and Index Finger of the Same Hand	\$ 2,500

OUTPATIENT PRESCRIPTION DRUG BENEFIT

We will pay the Eligible Expenses, subject to the Deductible Amount and Coinsurance Percentage shown in the Schedule of Benefits, if any; for a Prescription Drug or medication when prescribed by a Doctor on an outpatient basis.

Prescription Drug means a drug which:

- 1) Under Federal law may only be dispensed by written prescription; and
- 2) Is utilized for the specific purpose approved for general use by the Food and Drug Administration.

The Prescription Drug must be dispensed for the out patient use by the Covered Person:

- 1) On or after the Covered Person's Effective Date; and
- 2) By a licensed pharmacy provider.

Benefits are payable up to the Maximum Benefit Amount shown on the Schedule of Benefits.

SCHEDULE OF BENEFITS

Benefit Period	52 weeks from the date of Injury
Deductible Amount	\$0
Coinsurance Percentage	100%
Lifetime Maximum Benefit Amount	\$20,000.00
Covered Medical Expenses:	
<i>*U,R&C means Usual, Reasonable & Customary Charges</i>	
Hospital Room & Board Daily Maximum Benefit Amount	U,R&C per Day
Intensive Care Room & Board Daily Maximum Benefit	U,R&C per Day
Hospital Miscellaneous	U,R&C per Day
Outpatient Pre-Admission Testing	U,R&C
Outpatient Hospital Emergency Room Treatment	U,R&C
Surgery Benefits (Primary and Assistant Surgeon, Anesthesia, and Surgical Facility)	U,R&C
Doctor's Visits (In-Hospital and Office Visits)	U,R&C per Visit
Physiotherapy (In-Hospital and Outpatient)	U,R&C
Registered Nurse's Services	U,R&C
Emergency Room	U,R&C
Ambulance	U,R&C
X-Ray & Laboratory	U,R&C
Medical Equipment Rental Charges	U,R&C
Medical Services and Supplies (Blood, Blood Transfusions, Oxygen)	U,R&C
Prescription Drugs (Outpatient)	U,R&C
Dental Treatment (made necessary by Injury to natural teeth)	U,R&C

BENEFIT - MEDICAL EXPENSE

We will pay the expense incurred, not to exceed the Usual and Customary Charges in the geographical area. Eligible expenses are as follows: treatment by a physician or surgeon; care or services from a hospital; services from a registered graduate nurse (RN or LPN), not related to the Insured by blood or marriage; professional ambulance service; or orthopedic appliances.

Only expenses received within 52 weeks from the date of the accident are covered. The benefits to the Accidental Medical Expense Benefit section above will be paid only for such expense which is not recoverable from any other insurance policy or service contract. Benefits payable for injuries to sound natural teeth are included to the medical maximum. Benefits for any one accident shall not exceed in the aggregate, the \$20,000 maximum Medical Benefit. We will pay, Eligible Expenses for a Covered Person's Injury, subject to the Deductible Amount and Coinsurance Percentage, if any, shown in the Schedule of Benefits.

Eligible Expenses are those incurred for:

- 1) Hospital Room and Board – charges for the most common semi private daily room rate for each day of the Hospital Stay, up to the Maximum Daily Benefit Amount shown in the Schedule of Benefits for Hospital Room and Board.
- 2) Intensive Care Room and Board - charges for each day of Intensive Care Unit confinement, up to the Daily Maximum Benefit Amount shown in the Schedule of Benefits for the Intensive Care Room and Board benefit. This payment is in lieu of payment for the Hospital Room and Board charges for those days.
- 3) Hospital Miscellaneous - charges during a Hospital Stay, up to the Maximum Daily Benefit Amount shown in the Schedule of Benefits for the Hospital Miscellaneous benefit. Miscellaneous charges do not include charges for telephone, radio or television, extra beds or cots, meals for guests, take home items, or other convenience items.
- 4) Outpatient Hospital Expenses - charges by a Hospital for: (a) Pre admission testing (confinement must occur within 7 days of the testing); or (b) Emergency room treatment, up to the Maximum Benefit Amount per emergency shown in the Schedule of Benefits for the Outpatient Emergency Room Treatment benefit.
- 5) Surgical Benefits - charges for: (a) A Doctor, for primary performance of a surgical procedure, up to the Maximum Benefit Amount shown in the Schedule of Benefits per procedure. Two or more surgical procedures through the same incision will be considered as one procedure. However, we will pay up to 1.57 times the surgical procedure charge when more than one surgical procedure through different operating fields are performed during the same surgical session. (b) A Doctor, for: (i) assistant surgeon duties; (ii) a second surgical opinion; or (iii) consultation, up to the Maximum Benefit shown in the Schedule of Benefits for an Assistant Surgeon, Second Surgical Opinion, and Consultation. (c) Anesthesia and its administration, up to the Maximum Benefit Amount shown in the Schedule of Benefits for the Anesthesia benefit. (d) Use of surgical facilities, up to the Maximum Benefit Amount per operating session, as shown in the Schedule of Benefits for the Surgical Facility benefit.
- 6) Doctor's Visits - charges by a Doctor for other than pre or post operative care: (a) For in Hospital visits, up to the Maximum Benefit Amount shown in the Schedule of Benefits for Doctor's Visit – In-Hospital. (b) For office visits, up to the Maximum Benefit Amount shown in the Schedule of Benefits for Doctor's Office Visits. Total visits per Injury will not exceed the combined Maximum shown in the Schedule of Benefits for All In-Hospital and Office Doctor's Visits.
- 7) X-Ray and Laboratory - charges for X ray and laboratory tests, up to the Maximum Benefit Amount shown in the Schedule of Benefits for the X-ray & Laboratory benefit.
- 8) Nursing Services - Charges for nursing services (other than routine Hospital care) by or under the supervision of a licensed graduate registered nurse, up to the Maximum Benefit Amount shown on the Schedule of Benefits for the Nursing benefit.
- 9) Physiotherapy - Charges for physiotherapy: (a) While Hospital confined, up to the Maximum Benefit Amount shown in the Schedule of Benefits for the Hospital Inpatient Physiotherapy benefit; (b) As an outpatient, up to the Maximum Benefit Amount shown on the Schedule of Benefits for the Outpatient Physiotherapy benefit. Physiotherapy includes: (a) Heat treatment; (b) Diathermy; (c) Microtherm; (d) Ultrasonic; (e) Adjustment; (f) Manipulation; (g) Massage therapy and (h) Acupuncture. Total treatment per Injury will not exceed the Maximum Benefit Amounts for Physiotherapy shown in the Schedule of Benefits.
- 10) Ambulance - from the place where the Injury occurred to the Hospital, up to the Maximum Benefit Amount shown in the Schedule of Benefits for the Ambulance benefit.
- 11) Medical Equipment Rental - charges for medical equipment for: (a) A wheelchair; (b) An iron lung; or (c) Other medical equipment for which prior approval by us has been given; up to the Maximum Benefit Amount shown in the Schedule of Benefits for the Medical Equipment Rental benefit.
- 12) Medical Services and Supplies - Charges for medical services and supplies for: (a) Oxygen and its administration; (b) Blood and blood transfusions; up to the Maximum Benefit Amount shown in the Schedule of Benefits for the Medical Service & Supply benefit.
- 13) Dental Treatment - Charges for dental treatment for Injury to a tooth which was sound and natural at the time of Injury, up to the Maximum Benefit Amount shown in the Schedule of Benefits for the Dental Treatment benefit.
The amounts payable under this Medical Expense benefit could be greatly reduced if the Covered Person does not comply with the requirements in the Limitations section of this Policy.

EXCLUSIONS

Benefits will not be paid for a Covered Person's loss which:

- 1) Is caused by or results from the Covered Person's own: (a) Intentionally self inflicted Injury, suicide or any attempt thereat. (In Missouri this applies only while sane.); (b) Voluntary self administration of any drug or chemical substance not prescribed by, and taken according to the directions of, a doctor (Accidental ingestion of a poisonous substance and involuntary inhalation of gas or fumes is not excluded.); (c) Commission or attempt to commit a felony; (d) Participation in a riot or insurrection; (e) Driving under the influence of a controlled substance unless administered on

the advice of a doctor; or (f) Driving while Intoxicated. "Intoxicated" will have the meaning determined by the laws in the jurisdiction of the geographical area where the loss occurs;

- 2) Is caused by or results from: (a) Declared or undeclared war or act of war; (b) An Accident which occurs while the Covered Person is on active duty service in any Armed Forces. (Reserve or National Guard active duty for training is not excluded unless it extends beyond 31 days.); (c) Aviation, except as specifically provided in this Policy; (d) Sickness, disease, bodily or mental infirmity or medical or surgical treatment thereof, bacterial or viral infection, regardless of how contracted. This does not include bacterial infection that is the result of an accidental external bodily injury or accidental food poisoning. (e) Nuclear reaction or the release of nuclear energy if care or treatment is first sought more than 180-days after the loss is first sustained. However, this exclusion will not apply if the loss is sustained within 180 days of the initial incident and: (i) The loss was caused by fire, heat, explosion or other physical trauma which was a result of the release of nuclear energy; and (ii) The Covered Person was within a 25 mile radius of the site of the release either: 1) At the time of the release; or 2) Within 24 hours of the start of the release

ADDITIONAL EXCLUSIONS

Benefits will not be paid for:

- 1) Normal health checkups;
- 2) Dental care or treatment other than care of sound, natural teeth and gums required on account of Injury resulting from an Accident while the Covered Person is covered under this Certificate, and rendered within 6 months of the Accident;
- 3) Services or treatment rendered by a doctor, nurse or any other person who is: (a) Employed or retained by the Certificateholder; or (b) Who is the Covered Person or a member of his immediate family;
- 4) Charges which: (a) The Covered Person would not have to pay if he did not have insurance; or (b) Are in excess of Usual, Reasonable and Customary charges.
- 5) An Injury that is caused by flight in: (a) An aircraft, except as a fare paying passenger; (b) A space craft or any craft designed for navigation above or beyond the earth's atmosphere; or (c) An ultra light, hang gliding, parachuting or bungi cord jumping;
- 6) Travel in or upon: (a) A snowmobile; (b) Any three wheeled motor vehicle; (c) Any off road motorized vehicle not requiring licensing as a motor vehicle;
- 7) 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;
- 8) That part of medical expense payable by any automobile insurance policy without regard to fault. (Does not apply in any state where prohibited);
- 9) Injury that is: (a) The result of the Covered Person being Intoxicated. ("Intoxicated" will have the meaning determined by the laws in the jurisdiction of the geographical area where the loss occurs); or (b) Caused by any narcotic, drug, poison, gas or fumes voluntarily taken, administered, absorbed or inhaled, unless prescribed by a doctor;
- 10) Any Sickness, except infection which occurs directly from an Accidental cut or wound or diagnostic tests or treatment, or ingestion of contaminated food, [unless a Sickness Expense Rider is in force under this Certificate];
- 11) Practice or play in any intercollegiate sports activity, including travel to and from the activity and practice, unless specifically provided for in this Certificate;
- 12) Expenses to the extent that they are paid or payable under other valid and collectible group insurance or medical prepayment plan;
- 13) Blood or Blood plasma, except for charges by a Hospital for the processing or administration of blood;
- 14) Elective treatment or surgery, health treatment, or examination where no Injury is involved;
- 15) Injury sustained while in the service of the armed forces of any country. When the Covered Person enters the armed forces of any country, we will refund the unearned pro rata premium upon request;
- 16) Eyeglasses, contact lenses, hearing aids, braces, appliances, or examinations or prescriptions therefore;
- 17) Treatment in any Veterans Administration or Federal Hospital, except if there is a legal obligation to pay;
- 18) Treatment of temporomandibular joint (TMJ) disorders involving the installation of crowns, pontics, bridges or abutments, or the installation, maintenance or removal of orthodontic or occlusal appliances or equilibration therapy;
- 19) Cosmetic surgery, except for reconstructive surgery on a diseased or injured part of the body;
- 20) Any loss which is covered by state or federal worker's compensation, employers liability, occupational disease law, or similar laws;
- 21) The repair or replacement of existing artificial limbs, orthopedic braces, or orthotic devices;
- 22) Rest cures or custodial care;

- 23) The repair or replacement of existing dentures, partial dentures, braces or fixed or removable bridges;
- 24) Expenses incurred for an Accident after the Benefit Period shown in the Schedule of Benefits;
- 25) Orthopedic appliances which are used mainly to protect an Injury so that a covered student can take part in interscholastic or intercollegiate sports;
- 26) Prescription medicines unless specifically provided for under this Certificate.
- 27) Any bacterial infection that was not caused by an accidental cut or wound.

DEFINITIONS

"Accident" means a sudden, unforeseeable external event which:

- 1) Causes Injury to one or more Covered Persons; and
- 2) Occurs while coverage is in effect for the Covered Person.

"Benefit Period" means the period of time from the date of Injury, as shown in the Schedule of Benefits.

"Covered Person" means a person eligible for coverage for whom application has been accepted and proper premium payment has been made, and who is therefore insured under this Policy.

"Deductible" means the amount of Eligible Expenses which must be paid by the Covered Person before benefits are payable under this Policy. It applies separately to each Covered Person.

"Doctor" means a licensed practitioner of the healing arts acting within the scope of his license. Doctor does not include:

- 1) The Covered Person;
- 2) The Covered Person's spouse, child, parent, brother, or sister; or
- 3) A person living with a Covered Person.

"Eligible Expenses" means the Usual, Reasonable and Customary charges for services or supplies which are incurred by the Covered Person for the Medically Necessary treatment of an Injury. Eligible Expenses must be incurred while this Policy is in force.

"He", "his" and "him" includes "she", "her" and "hers."

"Health Care Plan" means any contract, policy or other arrangement for benefits or services for medical or dental care or treatment under:

- 1) Group or blanket insurance, whether on an insured or self funded basis;
- 2) Hospital or medical service organizations on a group basis;
- 3) Health Maintenance Organizations on a group basis.
- 4) Group labor management plans;
- 5) Employee benefit organization plan;
- 6) Professional association plans on a group basis; or
- 7) Any other group employee welfare benefit plan as defined in the Employee Retirement Income Security Act of 1974 as amended.

"Hospital" means an institution which:

- 1) Is operated pursuant to law;
- 2) Is primarily and continuously engaged in providing medical care and treatment to sick and injured persons on an inpatient basis;
- 3) Is under the supervision of a staff of doctors;
- 4) Provides 24 hour nursing service by or under the supervision of a graduate registered nurse, (R.N.);
- 5) Has medical, diagnostic and treatment facilities, with major surgical facilities; (a) On its premises; or (b) Available to it on a prearranged basis; and
- 6) Charges for its services.

A Hospital also includes a State tax-supported institution even though it may not have an operating room and related equipment for surgery.

"Hospital" does not include:

- 1) A clinic or facility for: (a) Convalescent, custodial, educational or nursing care; (b) The aged, drug addicts or alcoholics; or (c) Rehabilitation; or
- 2) 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 an emergency basis; and (b) A legal liability exists for the charges made to the individual for the services given in the absence of insurance.

“Hospital Stay” means a Medically Necessary overnight confinement in a Hospital when room and board and general nursing care are provided for which a per diem charge is made by the Hospital.

“Injury” means bodily harm which results, directly and independently of disease or bodily infirmity, from an Accident. All injuries to the same Covered Person sustained in one accident, including all related conditions and recurring symptoms of the Injuries will be considered one Injury.

“Medically Necessary” means those services or supplies provided or prescribed that are:

- 1) Provided for the diagnosis, treatment, cure or relief of a health condition, illness, injury or disease and not for experimental, investigational or cosmetic purposes.
- 2) Necessary for and appropriate to the diagnosis, treatment, cure or relief of a health condition, illness, injury or disease or its symptoms.
- 3) Within generally accepted standards of medical care in the community.
- 4) Not solely for a Covered Person’s convenience, their families convenience or the Doctor’s convenience.

“Nurse” means either a professional, licensed, graduate registered nurse (R.N.) or a professional, licensed practical nurse (L.P.N.).

“Supervised or Sponsored Activity” means a Policyholder or School authorized function:

- 1) In which the Covered Person participates;
 - 2) Which is organized by or under its auspices;
- which is within the scope of customary activities for such entity and is shown on the schedule.

“Usual, Reasonable and Customary” means:

- 1) With respect to fees or charges, fees for medical services or supplies which are; (a) Usually charged by the provider for the service or supply given; and (b) The average charged for the service or supply in the locality in which the service or supply is received; or
- 2) With respect to treatment or medical services, treatment which is reasonable in relationship to the service or supply given and the severity of the condition.

LIMITATIONS

Any benefits payable under this Certificate will be limited to the following:

- 1) The medical benefits otherwise payable under this Certificate will be reduced by 50% if: (a) Excess insurance is provided under this Certificate; and (b) The Covered Person has coverage under another plan providing medical expense benefits; and (c) The other plan is an HMO, PPO or similar arrangement (“PPO Preferred Provider Organization” means an Organization offering health care services through designated health care providers who agree to perform these services at rates lower than nonpreferred providers.); and (d) The Covered Person does not use the facilities or services of the HMO, PPO or similar arrangement for the provision of benefits.

The Covered Person’s limitation does not apply to emergency treatment required within 24 hours after an Accident which occurred outside the geographic area serviced by the HMO, PPO or similar arrangement.

- 2) The application of the Coordination of Benefits or Non-Duplication of Benefits provision.

CLAIMS PROCEDURE

In the event of Injury or Sickness, the student should:

- 1) Obtain a claim form from the school within 30 days of the date of loss or as soon as reasonably possible. Proof of loss must be furnished to the Company within 90 days from the date of the Accident. Bills submitted after one year will not be considered for payment except in the absence of legal capacity.
- 2) Complete the claim form; attach all medical bills; primary carrier's Explanation of Benefits (EOB) and mail to the Servicing Agent listed below. You must complete one claim form per Injury.

Servicing Agent:

DOUG SUTTON INSURANCE SERVICES
P.O. BOX 20104
RALEIGH, NC27619
TELEPHONE NUMBER (919) 836-9993
NORTH CAROLINATOLL FREE (800) 788-7771

Claims Administered By:

SUMMIT AMERICAINSURANCE SERVICES
7400 COLLEGE BLVD., SUITE 100
OVERLAND PARK, KS66210
TELEPHONE NUMBER (877) 246-6997

Underwritten By:

UNITED STATESFIRE INSURANCE COMPANY
BY FAIRMONT SPECIALTY,
APART OF CRUM & FORSTER
EATONTOWN, NJ 07724

Please keep this Brochure as a general summary of the insurance. The Master Policy on file at the University 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.