JOHN BROWN UNIVERSITY

ahp | Academic HealthPlans℠

2015-2016 STUDENT HEALTH INSURANCE PLAN

Policy Number:
2015A4A06

Underwritten by:

National Guardian Life Insurance Company

Please read the brochure to understand your coverage.

AHP-BRO(15) NGL-AR

Rev 10/2015
AHP-BRO(15) NGL-JBU

NOTICE OF CHANGE

The benefits contained within this document have been revised since the initial publication. The revisions are included within the body of this document and are detailed below.

Revision #1 - 10/13/2015

1. Added the following statement to the Medical and Low Protien Food Benefit: "after the food products for an Insured Person exceed the $2,400 income tax credit Per Person, Policy Year"
2. Pediatric Dental benefits are now paid at 100% of the PPO Allowance for In-Network for Preventive Services . The Out-of-Network will remain at 60% for Preventive Services. For all other covered services that are not preventive, the benefit will be paid 50% of Usual & Reasonable Charges.
3. Pediatric Vision benefits are now paid at 100% of the PPO Allowance for In-Network for Preventive Services and will remain at 60% of Usual & Reasonable Charges for Preventive Services for Out-of-Network.

PLEASE NOTE: WE HAVE CAPITALIZED CERTAIN TERMS THAT HAVE SPECIFIC, DETAILED MEANINGS, WHICH ARE IMPORTANT TO HELP YOU UNDERSTAND YOUR POLICY. PLEASE REVIEW THE MEANING OF THE CAPITALIZED TERMS IN THE DEFINITIONS SECTION.

Eligibility

All **Domestic and International Traditional Undergraduate students** enrolled for (9) nine or more credit hours are required to purchase the Student Health Insurance Plan and the premium for coverage is added to the tuition billing unless proof of comparable coverage is furnished by **August 15, 2015**. If Undergraduate students choose to waive the student health insurance, they must go online to the school's website at ***https://eagle.jbu.edu/Services/StudentInsurance/*** and complete the online waiver by the deadline date. All **Graduate** students enrolled for (3) three or more credit hours and **Degree Completion students** enrolled for (3) three or more credit hours are eligible to enroll in this insurance plan. Graduate and Degree Completion Studies students must enroll online at ***jbu.myahpcare.com***.

A student must actively attend classes for at least the first 31 days after the date for which coverage is purchased unless he or she withdraws from classes due to an Injury or Sickness and the absence is an approved medical leave. Home study, correspondence, Internet classes and television (TV) courses do not fulfill the eligibility requirements that the student must actively attend classes. The Company maintains its right to investigate student status and attendance records to verify that the eligibility requirements have been met. If the Company discovers the eligibility requirements have not been met, its only obligation is refund of premium.

Eligible students who enroll may also insure their Dependents. Dependent enrollment must take place at the time of student enrollment (or within 30 days if tuition billed), with the exception of newborn or adopted children or a Qualifying Event. Dependent means: An Insured Student's lawful spouse; An Insured Student's dependent biological or adopted child or stepchild under age 26; and 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. During the next two years, the Company may, from time to time, require proof of the continuation of such condition and dependence. After that, the Company may require proof no more than once a year. Dependent coverage is available only if the student is also insured. Dependent coverage must be the exact same coverage period of the Insured; and therefore, will expire concurrently with that of the student.

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 the later of (90) days from the date of the birth or the next premium due date. 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 90-day period, the Insured Person must: 1) Notify Us of the birth; and 2) Pay any additional premium.

Qualifying Event: Eligible students who have a change in status and lose coverage under another Health Care Plan are eligible to enroll for coverage under the Policy provided, within 31 days of the qualifying event, students should send a copy of the Certificate of Creditable Coverage, the completed Qualifying Events Form and the letter of ineligibility to Academic HealthPlans. A change in status due to a qualifying event includes, but is not limited to, loss of a spouse, whether by death, divorce, annulment or legal separation. The premium will be the same as it would have been at the beginning of the semester or quarter, whichever applies. However, the effective date will be the later of the date the student enrolls for coverage under the Policy and pays the required premium, or the day after the prior coverage ends. You may download a form from ***jbu.myahpcare.com***.

You are entitled to the benefits described in this brochure, if you have enrolled for this insurance and paid the premium.

Effective and Termination Dates

The Policy on file at the school becomes effective at 12:01 a.m. standard time at the University's address on the later of the following dates:

1) The Policy effective date; or
2) The beginning date of the term for which premium has been paid.

Effective and Termination Dates

	From	Through
Annual	08/15/15	08/14/16
Spring/Summer	01/13/16	08/14/16
Summer	05/09/16	08/14/16

Open Enrollment Periods

The open enrollment periods during which students may apply for, or change, coverage for themselves, and/or their eligible spouses and/or dependents, is as follows:

	From	Through
Annual	07/15/15	09/15/15
Spring/ Summer	12/12/15	02/12/16
Summer	04/12/16	06/12/16

The coverage provided with respect to the Covered Person shall terminate at 11:59 p.m. standard time on the earliest of the following dates:

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.

You must meet the eligibility requirements listed herein each time you pay a premium to continue insurance coverage. To avoid a lapse in coverage, your premium must be received within 31 days after the coverage expiration date. It is the student's responsibility to make timely renewal payments to avoid a lapse in coverage. **Refunds of premium are allowed only upon entry into the Armed Forces, and the Company receives proof of active duty. Otherwise all premiums received by the Company will be considered fully earned and nonrefundable.**

The Policy issued to the University is a Non-Renewable, One-Year Term Policy. However, if you still maintain the required eligibility you may purchase the plan the next year. It is the Covered Person's responsibility to enroll for coverage each year in order to maintain continuity of coverage. If you no longer meet the eligibility requirements contact Academic HealthPlans at (855) 850-4302 prior to your termination date.

Coverage Period Notice

Coverage Periods are established by the University and subject to change from one policy year to the next. In the event that a coverage period overlaps, the prior coverage period will terminate as of the effective date of the new coverage period. In no case will an eligible member be covered under two coverage periods within the same group.

Extension of Benefits

Coverage under this 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 a minimum of 90 days from the Termination Date while such confinement continues; or If an Insured Person is Totally Disabled due to Covered Injury or Covered Sickness, the coverage for that condition will be extended for up to a minimum of three (3) months from the Termination Date.

Coordination of Benefits

Under a Coordination of Benefits (COB) provision, the plan that pays first is called the Primary Plan. The Secondary Plan typically makes up the difference between the Primary Plan's benefit and the Covered Expenses. When one plan does not have a COB provision, that plan is always considered Primary, and always pays first. You may still be responsible for applicable Deductible amounts, Copayments and Coinsurance.

Schedule of Benefits

Preventive Services: The Deductible is not applicable to Preventive Services. Benefits for services provided by a Network Provider are paid at 100% of the PPO Allowance of Covered Medical Expenses. Benefits for services provided by a Non-Network Provider are provided at the Coinsurance Amount shown below.

The following services shall be covered without regard to any Deductible or Coinsurance requirement that would otherwise apply:

1. Evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force.
2. Immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention with respect to the Insured Person involved.
3. With respect to Insured Persons who are infants, children, and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration.
4. With respect to Insured Persons who are women, such additional preventive care and screenings not described in paragraph (1) as provided for in comprehensive guidelines supported by the Health Resources and Services Administration.
5. Tobacco Cessation Services: Covered counseling sessions include proactive telephone counseling, group counseling and individual counseling for tobacco cessation. Benefits are payable for up to two attempts per person per calendar year, with up to four counseling sessions of at least 30 minutes each per attempt. In addition, We cover over-the-counter (with a Physician's prescription and prescription smoking cessation drugs approved by the FDA, including nicotine gum, nicotine patch, nicotine lozenge, nicotine nasal spray and nicotine inhaler, bupropion and verenicline. The quantity of drugs reimbursed will be subject to recommended courses of treatment.

Maximum Benefit (per Covered Person, per Policy Year)	**Unlimited**	
Deductible (per Covered Person, per Policy Year)	**$250**	
Individual Out-of-Pocket Maximum Expense Limit*	**$6,600**	
Family Out-of-Pocket Maximum Expense Limit*	**$13,200**	
Coinsurance	**80%** of PPO Allowance of Covered Medical Expenses	**60%** of Usual and Reasonable Charge for Covered Medical Expenses

**The Out-of-Pocket Expense Limit provides a cap on the amount of Covered Medical Expenses an Insured Person has to pay. Expenses that are not eligible or amounts above any Maximum Benefit do not apply toward the Out-of-Pocket Expense Limit. However, the Insured Person's Coinsurance amounts, Deductibles, and Copayments will apply toward the Out-of-Pocket Expense Limit.*

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 locate a Network Provider in your area, consult your Cigna Provider Directory. You may go to ***jbu.myahpcare.com.***

AT PHARMACIES CONTRACTING WITH THE HEALTHSMART RX®: You must go to a pharmacy contracting with the HealthSmart Rx® in order to access this program. Present your insurance ID card to the pharmacy to identify yourself as a participant in this plan. Eligibility status will be online at the pharmacy. You can locate a participating pharmacy online at ***jbu.myahpcare.com*** **by clicking on the "Find a Pharmacy" link under Benefits.**

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 or not the service or treatment is provided by a Network Provider.

Inpatient Benefits	Network Provider	Non-Network Provider
Hospital Room & Board Expenses	80% of PPO Allowance	60% of Usual and Reasonable Charge
Hospital Intensive Care Unit Expense, in lieu of normal Hospital Room & Board Expenses	80% of PPO Allowance	60% of Usual and Reasonable Charge
Hospital Miscellaneous Expenses, for services & supplies, such as cost of operating room, lab tests, prescribed medicines, X-ray exams, therapeutic services, casts & temporary surgical appliances, oxygen, blood & plasma, misc. supplies	80% of PPO Allowance	60% of Usual and Reasonable Charge
Preadmission Testing	80% of PPO Allowance	60% of Usual and Reasonable Charge
Physician Visits while confined	80% of PPO Allowance	60% of Usual and Reasonable Charge
Inpatient Surgery: **Surgeon Services** **Anesthetist** **Assistant Surgeon**	80% of PPO Allowance	60% of Usual and Reasonable Charge
Registered Nurse Services, for private duty nursing while confined	80% of PPO Allowance	60% of Usual and Reasonable Charge
Therapy Services	80% of PPO Allowance	60% of Usual and Reasonable Charge
Outpatient Benefits	**Network Provider**	**Non-Network Provider**
Outpatient Surgery: **Surgeon Services** **Anesthetist** **Assistant Surgeon**	80% of PPO Allowance	60% of Usual and Reasonable Charge
Outpatient Surgery Miscellaneous, excluding not-scheduled surgery – expenses for services & supplies, such as cost of operating room, therapeutic services, misc. supplies, oxygen, oxygen tent, and blood & plasma	80% of PPO Allowance	60% of Usual and Reasonable Charge
Outpatient Rehabilitation Therapy Services, includes Physical Therapy, Occupational Therapy, Speech Therapy and Chiropractic Services	80% of PPO Allowance	60% of Usual and Reasonable Charge

Outpatient Benefits	Network Provider	Non-Network Provider
Emergency Services Expenses	80% of PPO Allowance after a $50 Copayment per emergency visit $250 Copayment per non-emergency visit	80% of Usual and Reasonable Charge for Emergency after a $50 Copayment per emergency visit 60% of Usual and Reasonable Charge for Non-Emergency after a $250 Copayment per non-emergency visit
Habilitative Development Services, subject to a maximum of visits of 180 per Policy Year	80% of PPO Allowance	60% of Usual and Reasonable Charge
In-Office Physician's Fees	80% of PPO Allowance	60% of Usual and Reasonable Charge
Diagnostic X-ray Services	80% of PPO Allowance	60% of Usual and Reasonable Charge
Outpatient Laboratory Procedures	80% of PPO Allowance	60% of Usual and Reasonable Charge
Shots and Injections, unless considered Preventive Services or otherwise covered under the Prescription Drug Benefit	80% of PPO Allowance	60% of Usual and Reasonable Charge
Prescription Drugs, all prescriptions are limited to 30 day retail supply, Includes diabetic supplies.	***At pharmacies contracting with the HealthSmart Rx®*** 100% of PPO Allowance after a $10 Copayment per Generic Drug $25 Copayment per Brand Name Drug	60% of Usual and Reasonable Charge
Outpatient Miscellaneous Expense, for services not otherwise covered but excluding surgery	80% of PPO Allowance	60% of Usual and Reasonable Charge
Hospice Care Coverage	80% of PPO Allowance	60% of Usual and Reasonable Charge
Home Health Care Expenses, limited to 50 visits per Policy Year	80% of PPO Allowance	60% of Usual and Reasonable Charge
Skilled Nursing Facility Benefit, up to 60 days per Policy Year	80% of PPO Allowance	60% of Usual and Reasonable Charge
Other Benefits	**Network Provider**	**Non-Network Provider**
Ambulance Service, ground Transportation limited to $1,000 per trip. Air transportation limited to one air trip per Policy Year.	80% of PPO Allowance	80% of Usual and Reasonable Charge
Durable Medical Equipment	80% of PPO Allowance	60% of Usual and Reasonable Charge
Maternity Benefit	*Payable on the same as any other Covered Sickness*	
Routine Newborn Care	*Payable on the same as any other Covered Sickness*	
Consultant Physician Services, when requested by the attending physician	80% of PPO Allowance	60% of Usual and Reasonable Charge
Psychological Testing and Evaluation Benefit, limited to 15 hours per Policy Year	80% of PPO Allowance	60% of Usual and Reasonable Charge
Clinical Trials Benefit	80% of PPO Allowance	60% of Usual and Reasonable Charge
Complications from Smallpox Vaccine Benefit	80% of PPO Allowance	60% of Usual and Reasonable Charge

Other Benefits	Network Provider	Non-Network Provider
Miscellaneous Health Intervention Benefits, includes Chelation Therapy, Contraceptive Devices, Dietary and Nutritional Counseling, Electrotherapy Stimulators, Enteral Feedings, High Frequency Chest Wall Oscillators, Inotropic Agents for Congestive Heart Failure, Trans-telephonic Home Spirometry, Vision Enhancement	80% of PPO Allowance	60% of Usual and Reasonable Charge
Accidental Injury Dental Treatment, $250 per tooth, for Insured Person's over age 18	80% of PPO Allowance	80% of Usual and Reasonable Charge
Pediatric Dental Care Benefit, subject to limits provided in the policy	100% of PPO Allowance for Preventive Services 50% of Usual and Reasonable Charge for all other covered services	60% of Usual and Reasonable Charge for Preventive Services 50% of Usual and Reasonable Charge for other covered services
Pediatric Vision Care Benefit, subject to limits provided in the policy	100% of PPO Allowance for Preventive Services	60% of Usual and Reasonable Charge for Preventive Services

Mandated Benefits	Network Provider	Non-Network Provider
Speech or Hearing Impairment Benefit	80% of PPO Allowance	60% of Usual and Reasonable Charge
Children's Preventive Health Benefit	80% of PPO Allowance	60% of Usual and Reasonable Charge
Diabetes Treatment and Self-Management Benefit	80% of PPO Allowance	60% of Usual and Reasonable Charge
In Vitro Fertilization Benefit	*Same as any other Covered Sickness up to a maximum of $15,000 per Insured Person's lifetime*	
Anesthesia and Hospital or Ambulatory Surgical Facility Services for Dental Procedures	80% of PPO Allowance	60% of Usual and Reasonable Charge
Treatment of Mental Health or Substance Abuse Benefit:	*Same as any other Covered Sickness*	
Autism Benefit, includes Applied Behavior Analysis annual limit of $50,000 and limited to Insured Persons under 18 years of age	80% of PPO Allowance	60% of Usual and Reasonable Charge
Medical and Low Protein Food Benefit, after the food products for an Insured Person exceed the $2,400 income tax credit Per Person, Policy Year	80% of PPO Allowance	60% of Usual and Reasonable Charge
Orthotic and Prosthetic Device Benefit	80% of PPO Allowance	60% of Usual and Reasonable Charge
Mastectomy and Breast Reconstruction Benefit	80% of PPO Allowance	60% of Usual and Reasonable Charge
Organ Transplant Benefit	80% of PPO Allowance	60% of Usual and Reasonable Charge
Gastric Pacemaker Benefit	80% of PPO Allowance	60% of Usual and Reasonable Charge
Pelvic, Cervical, Prostate And Colorectal Exam Expense Benefit	100% of PPO Allowance	60% of Usual and Reasonable Charge
Hearing Aid Benefit, maximum benefit of $1,400 per ear per three (3) year period. *There is no Deductible or Copayment for this Benefit*	80% of PPO Allowance	60% of Usual and Reasonable Charge

Definitions

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.

Covered Injury means a bodily injury that is:
1. Sustained by an Insured Person while he/she is insured under this Policy or the School's prior policies; and
2. Caused by an accident directly and independently of all other causes.

Coverage under the School's policies must have remained continuously in force:
1. From the date of Injury; and
2. Until the date services or supplies are received for them to be considered as a Covered Medical Expense under this Policy.

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.

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.

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 (not including diagnosis of 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.

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.

Essential Health Benefits mean 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;

Definitions continued

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.

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

Network Providers are Physicians, Hospitals and other healthcare 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.

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

PPO Allowance means the amount a Network Provider will accept as payment in full for Covered Medical Expenses.

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.

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

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.

This 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:

- **International Students Only** -expenses incurred within the Insured Person's Home Country or country of regular domicile, that exceeds the benefit amount shown in the Schedule of Benefits..
- **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.
- dental treatment including orthodontic braces and orthodontic appliances, except as specified for accidental Injury to the Insured Person's Sound, Natural Teeth or as specifically covered under the Policy.
- professional services rendered by an Immediate Family Member or any who lives with the Insured Person.
- services or supplies not necessary for the medical care of the Insured Person's Injury or Sickness.
- services or supplies in connection with eye examinations, eyeglasses or contact lenses or hearing aids, except those resulting from a covered accidental Injury or as specifically covered under the Policy.
- weak, strained or flat feet, corns, calluses or ingrown toenails.
- diagnostic or surgical procedures in connection with infertility unless such infertility is a result of a Covered Injury or Covered Sickness.
- birth control, including elective surgical procedures or devices, except as specifically provided in the Schedule of Benefits or as required under law.
- treatment or removal of nonmalignant moles, warts, acne, or sleep disorders including the testing for same.
- expenses covered under any Workers' Compensation, occupational benefits plan, mandatory automobile no-fault plan, public assistance program or government plan, except Medicaid.
- charges of an institution, health service or infirmary for whose services payment is not required in the absence of insurance or services provided by Student Health Fees.
- any expenses in excess of Usual and Reasonable charges.
- 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.
- loss resulting from war or any act of war, whether declared or not when serving in the military or an auxiliary unit thereto, or loss sustained while in the armed forces of any country or international authority, unless indicated otherwise on the Schedule of Benefits.
- loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any intercollegiate or intramural sports.
- loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any professional sport.
- intentionally self-inflicted Injury, attempted suicide, or suicide, while sane or insane.
- 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.
- 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.
- expenses incurred after:
  - The date insurance terminates as to the Insured Person;
  - The end of the Benefit Period specified in the Benefit Schedule.
- Elective Surgery or Treatment unless such coverage is otherwise specifically covered under the policy.
- 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.

Exclusions and Limitations continued

- expenses for weight increase or reduction, and hair growth or removal unless otherwise specifically covered under the policy.
- expenses for radial keratotomy and services in connection with eye examination, eye glasses or contact lenses or hearing aids, except as required for repair caused by a Covered Injury or as specifically provided in the Schedule of Benefits.
- racing or speed contests skin diving or sky diving, mountaineering (where ropes or guides are customarily used), ultra light aircraft, parasailing, sail planing, hang gliding, bungee jumping, travel in or on ATV's (all terrain or similar type vehicles) or other hazardous sport or hobby.
- 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.
    - For the purposes of this provision, Reconstructive Surgery means surgery performed to correct or repair abnormal structures of the body caused by congenital defects, developmental abnormalities, trauma, infection, tumors or disease to either improve function or to create a normal appearance, to the extent possible.
    - For the purposes of this provision, Plastic or Cosmetic Surgery means surgery that is performed to alter or reshape normal structures of the body in order to improve the patient's appearance).
- treatment to the teeth, including surgical extractions of teeth and any treatment of Temporomandibular Joint Dysfunction (TMJ) other than a surgical procedure for those covered conditions affecting the upper or lower jawbone or associated bone joints. Such a procedure must be considered Medically Necessary based on the Policy definition of same. This exclusion does not apply to the repair of Injuries caused by a Covered Injury to the limits shown in the Schedule of Benefits or to services specifically covered under the Policy.
- an Insured Person's:
    - committing or attempting to commit a felony;
    - being engaged in an illegal occupation; or
    - participation in a riot.
- elective abortions.
- braces and appliances, except as specifically provided in the Schedule of Benefits.
- congenital defects, except as provided for newborn or adopted children added after the Effective Date of coverage.
- custodial care service and supplies.

CareNet 24-Hour Nurse Advice Line

The CareNet 24/7 Nurse Advice Line provides a convenient, easy, and confidential way to get medical care advice. RNs are available to help answer questions concerning a diagnosis or medical treatment, to assist with healthcare questions and to help you figure out the best course of action for a non-emergency health concern: Do you need immediate medical care? Should you see your provider? Or will self-care help you? With this service, you have round-the-clock access to experienced healthcare professionals that are ready to assist! CareNet Nurse Advice line (877) 924-7758. *(CareNet 24-hour Nurse Advice Line is not affiliated with The Guardian Life Insurance Company of America, AKA The Guardian or Guardian Life.)*

Academic Emergency Services

To ensure immediate access to assistance if you experience a crisis while traveling over 100 miles from home, or outside your home country, Academic HealthPlans has included Academic Emergency Services benefits in your student health plan coverage. AES offers a wide range of services and benefits to provide everything you need to prepare for your international experience, as well as get the help or information you need in a crisis, no matter how large or small.

The following services and benefits are available to you 24 hours a day, 7 days a week:

Medical Assistance: Pre-travel information; doctor, dentist or ophthalmologist referrals; medical monitoring to ensure adequate care; 24/7 Nurse Help Line; prescription assistance or medicine dispatch.

Emergency Medical Evacuation and Repatriation: Unlimited benefit for evacuation from inadequate facility to closest adequate facility, repatriation home for continued care or recovery and repatriation of deceased remains.

Accidental Death and Dismemberment: $25,000 benefit

Emergency Family Assistance: benefits for visit of a family member or friend if hospitalized for 7 or more days, return of children if left unattended, bereavement reunion, emergency return home in the event a participant's family member suffers life threatening illness or death and return of participant's personal belongings in the event of evacuation or death.

Travel, Legal and Security Assistance: Pre-travel destination information or security advice; assistance locating lost luggage; passport replacement assistance; emergency travel arrangements; translation assistance; interpreter referral; legal consultation and referral; emergency message forwarding.

Preparing for your time away from home is easy, simply visit the Academic Emergency Services portal:

http://aes.mysearchlightportal.com

Login: AHPAES

Password: student1

To obtain additional pre-travel information or advice, or in the event of a medical, travel or security crisis, call Academic Emergency Services immediately.

(855) 464-8975 call toll free from the US or Canada

+ 1 (603) 328-1362 call collect from anywhere

Email: mail@oncallinternational.com

This only provides you with a brief outline of the services available to you. Terms, conditions, limitations and exclusions apply. All services must be arranged and paid for through AES, there is no claim process for reimbursement of self-paid expenses.

Academic Emergency Services (AES) is a global emergency services product provided by On Call International, a separate and independent company. AES provides medical evacuation, repatriation, AD&D, emergency medical and travel assistance, travel information and other services for Academic Health Plans (AHP). On Call is solely responsible for its product and services.

Claim Procedure

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

1) Insured Persons should go to a participating Doctor or Hospital for treatment if possible.

IN AN EMERGENCY, REPORT DIRECTLY TO THE NEAREST EMERGENCY ROOM FOR TREATMENT.

2) Mail to the address below all prescription drug receipts (for providers outside those contracting with HealthSmart Rx®), medical and Hospital bills along with patient's name and Insured student's name, address, Social Security Number and name of the University under which the student is Insured.

3) File claims 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 or Inquiries to:

HealthSmart
3320 W. Market St., Suite 100
Fairlawn, OH 44333

Medical Providers Call:	(844) 221-0956
All Other Calls:	(855) 850-4302

Plan Administered by:

Academic HealthPlans, Inc.
P.O. Box 1605
Colleyville, Texas 76034-1605
(855) 850-4302
Fax (817) 809-4701
ahpcare.com

For more information about this plan please visit:
jbu.myahpcare.com

Important Notice

This information provides a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the Policy issued in the state in which the Policy was delivered. Complete details may be found in the Policy on file at your school's office. The Policy is subject to the laws of the state in which it was issued. Please keep this information as a reference.

Privacy Disclosure

Under HIPAA's Privacy Rule, we are required to provide you with notice of our legal duties and privacy practices with respect to personal health information. You will receive a copy of the NGL HIPAA Privacy Notice upon request. Please write to Academic HealthPlans, Inc., P.O. Box 1605, Colleyville, TX 76034-1605 or call (855) 850-4302. You may also view and download a copy from the website at: ***jbu.myahpcare.com*****.**

Summary of Benefits and Coverage

The Affordable Care Act requires all health insurers to provide consumers with a **Summary of Benefits and Coverage (SBC).** The SBC is a description of the benefits and health coverage offered by a particular health plan. The SBC is intended to provide clear, consistent descriptions that may make it easier for people to understand their health insurance coverage.

The items in the SBC just represent an overview of coverage; they are not an exhaustive list of what is covered or excluded. The full terms of coverage are located in your insurance Policy. To obtain an SBC for your Policy, please go to ***jbu.myahpcare.com*****.**