



2019-20 Student Accident Plan Summary for: Clafin College

Your institution provides Accident coverage to all full- time undergraduate students. Below is a brief outline of the coverage. A full description of the Accident coverage is available at: www.eiaa.org. Click on For Students and search for your institution.

IMPORTANT: All benefits are provided in excess of any other Health Care Plan available.

CLAIM FILING INSTRUCTIONS: Please complete one claim reporting form per accident and include the Policy Number, Student's name and ID# on all correspondence. Submit all itemized bills along with the Explanation of Benefits from the primary insurance carrier to:

NAHGA, Inc, PO Box 189, Bridgton, ME 04009
Phone: 877.497.4980 / Fax: 207.647.4569
E-mail: eiaa@nahga.com

COVERAGE #: <i>US950535</i>	ACCIDENT POLICY LIMIT: <i>\$2,500</i>
DEDUCTIBLE: <i>\$0</i>	COINSURANCE: <i>\$0</i>
COVERED PERSONS: <i>Full-Time Undergraduate Students</i>	EFFECTIVE DATES: <i>The first date you are required to be on campus through 07/31/20</i>
BENEFIT PERIOD: <i>12 Months from date of Accident</i>	EXCESS POLICY

- ✓ The coverage provided is excess of any other insurance coverage the student may have. For a full description of benefits, limitations and exclusions please go online and download a copy of the Full Plan Document.
- ✓ Be sure to provide your medical providers with a copy of your primary insurance card and your accident ID card found online. Most providers will send us the necessary information as long as they are aware of this coverage.
- ✓ Initial medical treatment must be received by a Doctor within 90 days from the date of Accident to be eligible for benefits.
- ✓ If you are injured, report your Accident to the Health Center or Business Office.
- ✓ A claim reporting form with details of the accident and all related expenses must be submitted within 6 months from the date of Accident.
- ✓ This policy has a 12-month Benefit Period. Eligible expenses must be submitted within 12 months from the date of service.
- ✓ Eligible expenses include; inpatient and outpatient medical care including treatment by a doctor, hospital services, x-ray services, laboratory service, ambulance, prescription medicine, or other therapeutic services or supplies if ordered by a doctor.
- ✓ This summary is not a guarantee of payment or coverage. Health Care Providers may contact NAHGA at 877.497.4980 for eligibility, plan benefits or claim instructions.

** Terms that are defined in the Policy are capitalized in this Summary.*



This summary is not intended to take the place of the benefits described in the Policy. Please refer to the Student Brochure for a complete description of Benefits, Limitations and Exclusions.