

Certificate & Summary of Sickness Benefits

For students of: Ferrum College



This Plan* is a **SUPPLEMENTAL PLAN** designed to be excess of any other sickness benefits available through your primary insurance plan.

A full description of the Plan benefits, terms and conditions, exclusions, and claim reporting forms may be found online at www.eiia.org. Click on FOR STUDENTS and search for your institution. Accident benefits are provided under a separate plan. Information can be found at the website mentioned above.

STUDENTS: You do not need a claim form. Please bring this document to your medical provider and ask them to bill us directly. If they will not, please ask them for an itemized bill (HCFA/UB forms) and if you have other insurance we will need an explanation of benefits from your primary insurer. If you had to pay up front for your medical services, please submit a receipt so we may reimburse any eligible charges. All documents should be submitted to NAHGA for consideration.

MEDICAL PROVIDERS: Submit all itemized (HCFA/UB) 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: eiia@nahga.com / Payor ID # 67788

CLAIM FILING DEADLINE: All Medical Expenses must be filed within 12 months from the date of service

PLAN NUMBER:	SFP25- FER
ELIGIBILITY CLASSIFICATION:	All Full-Time Undergraduate Students
COVERAGE PERIOD:	From the first date you are required to be on campus until 7/31/26
MAXIMUM SICKNESS LIMIT:	\$5,000 Per Sickness Subject to Coverage Period Maximum below
COVERAGE PERIOD MAXIMUM:	\$10,000
Inpatient Hospitalization:	Subject to Maximum Sickness Limit
- Requires a Hospital Confinement for 18 hours or more. - Includes Hospital Confinement Charges, treatment from a surgeon, anesthesiologist, Physician, nurse, radiologist and pathologist.	Room & Board Limit: Semi-private rate Deductible: \$0 Student Responsibility: 0% of the first \$1,000, 20% thereafter.
Blanket Outpatient Sickness:	\$350 Per Sickness
Includes treatment from a Physician, diagnostic lab, x-ray, prescriptions, emergency/urgent care services, ground ambulance, and therapeutic services or supplies.	Deductible: \$0 Student Responsibility: 0% 0% for contraceptives
Mental Health & Substance Abuse Benefit:	\$250 Per Sickness
Includes treatment from a Physician, diagnostic lab and prescriptions.	Deductible: \$0 Student Responsibility: 0%
Wellness:	\$100 Per Plan Year
Includes preventive age-related services recommended by the CDC and travel vaccines recommended prior to studying abroad through the College. Coverage is limited to expenses as recommended by the CDC https://www.healthcare.gov/preventive-care-benefits/.	Deductible: \$0 Student Responsibility: 0%

**Terms defined in the Plan document are Capitalized in this certificate.
 All benefits combined may not exceed the Maximum Sickness Limit.*



This summary is not intended to take the place of the benefits described in the Plan. Please refer to the Plan for a complete description of Benefits and Exclusions of the Plan.