

This Plan\* is a **SUPPLEMENTAL PLAN** designed to be excess of any other Sickness benefits available.

**Note: accident benefits are provided under a separate plan.** A full description of the Plan benefits, terms and conditions, exclusions, and claim reporting forms may be found online at [www.ejia.org](http://www.ejia.org). Click on For Students and search for your institution.

**IMPORTANT:** A referral from the Student Health Clinic is required for outpatient treatment except for Mental Health and Substance Abuse, a Medical Emergency, or when the Student Health Clinic is closed or not accessible.

**CLAIM FILING INSTRUCTIONS:** One claim reporting form is required per Coverage Period. Please be sure to include the Plan 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: [ejia@nahga.com](mailto:ejia@nahga.com)**

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

<b>PLAN NUMBER:</b>	<b>SFP21- SCH</b>
<b>ELIGIBILITY CLASSIFICATION:</b>	<b>All Full-Time Undergraduate Students</b>
<b>COVERAGE PERIOD:</b>	<b>8/1/2021 - 7/31/22</b>
<b>MAXIMUM SICKNESS LIMIT:</b>	<b>\$5,000 Per Sickness Subject to Coverage Period Maximum below</b>
<b>COVERAGE PERIOD MAXIMUM:</b>	<b>\$10,000</b>
<b>Inpatient Hospitalization:</b>	<b>Subject to Maximum Sickness Limit</b>
<ul style="list-style-type: none"> <li>Requires a Hospital Confinement for 18 hours or more.</li> <li>Includes Hospital Confinement Charges, treatment from a surgeon, anesthesiologist, Physician, nurse, radiologist and pathologist.</li> </ul>	Room & Board Limit: Semi-private rate Deductible: \$0 Student Responsibility: 0% of the first \$1,000, 20% thereafter.
<b>Blanket Outpatient Sickness:</b>	<b>\$500 Per Sickness</b>
<ul style="list-style-type: none"> <li>Includes treatment from a Physician, diagnostic lab, x-ray, prescriptions, emergency/urgent care services, ground ambulance, and therapeutic services or supplies.</li> </ul>	Deductible: \$0 Student Responsibility: 0% 0% for contraceptives
<b>Wellness:</b>	<b>\$200 Per Plan Year</b>
<ul style="list-style-type: none"> <li>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  <a href="https://www.healthcare.gov/preventive-care-benefits/">https://www.healthcare.gov/preventive-care-benefits/</a>.</li> </ul>	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.*