# *2023-24 Accident Insurance Plan Summary for the Students of:*

Schreiner University

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 and ID card is also available at: www.eiia.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: eiia@nahga.com**

**QUESTIONS**: For questions please contact NAHGA Claim Services at 877.497.4980 or e-mail them at **eiia@nahga.com**

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| **COVERAGE #:** ***US1857557*** | **ACCIDENT POLICY LIMIT:** ***$5,000*** |
| **DEDUCTIBLE:** ***$0*** | **COINSURANCE:** ***$0*** |
| **COVERED PERSONS:** ***Full-Time Undergraduate Students*** | **EFFECTIVE DATES:** ***The first date you are required to be on campus through 07/31/24*** |
| ***BENEFIT PERIOD: 12 Months from date of Accident*** | **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.

*There is no guarantee of benefits.*
*Terms that are defined in the Policy are capitalized in this Summary.*

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

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