2019-20 Certificate & Summary of Sickness Benefits for:



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.eiia.org. Click on For Students and search for your institution.

CLAIM FILING INSTRUCTIONS: Please print this form and present to your medical provider so they bill NAHGA directly. 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: eiia@nahga.com

CLAIM FILING DEADLINE: All Medical Expenses must be filed within 6 months from the date of service

PLAN NUMBER:	SFP19- Furman
ELIGIBILITY CLASSIFICATION:	All Full-Time Undergraduate Day Students
COVERAGE PERIOD:	7/1/19 – 7/31/20
MAXIMUM SICKNESS LIMIT:	\$5,000 Per Sickness (all benefits combined) 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 Services rendered through the Earle Student Health Center only:	\$250 Per Sickness
 Includes treatment from a Physician, diagnostic lab, x-ray, prescriptions, and services and supplies. Includes Mental Health & Substance Abuse and Wellness services such as preventive testing such as pap smears and lab work. Refer to Earle Student Health Center for eligible expenses. 	Deductible: \$0 Student Responsibility: 0% 50% for contraceptives
Outpatient Mental Health & Substance Abuse services when referred by the University outside of the Earle Student Health Center only:	\$1,000 Per Mental Health/Substance Abuse Diagnosis Deductible: \$0 Student Responsibility: 0%
TR Family Practice – Saturday Urgent Care Services:	\$250 Per Sickness
 Saturday services only Includes all services rendered at the time of Urgent Care. 	Deductible: \$0 Student Responsibility: 0%
Furman Sports Medicine:	\$500 Per Sickness/Condition
*Terms defined in the Plan document are Capitalized in this certificate.	All benefits combined may not exceed the Maximur. Sickness Limit.

