

# BENNINGTON COLLEGE

July 5, 2012

To Students and Parents:

We would like to explain the opening language contained on the first page of the Student Injury and Sickness Policy brochure for the coming year. As you may know, the health insurance arena is in period of uncertainty with the implementation, regulatory interpretations and legal challenges to the Patient Protection and Affordable Care Act (PPACA). The Federal government just recently published regulations in Spring 2012 that make student health insurance policies now subject to certain insurance policy benefit minimums and mandates required by the PPACA. This regulation goes into effect for policies that begin on July 1, 2012. This will require all student health insurance policies offered that begin on or after July 1, 2012 to offer an annual benefit of no less than \$100,000 for the first year in addition to other federal mandates.

Bennington College has consistently offered a student health insurance policy with a \$5,000 per occurrence limit. This has enabled us to keep our fees affordable while still providing a benefit useful for our students. After carefully reviewing the options available to us, the College has chosen to continue to offer our same basic insurance policy with a \$5,000 per year benefit limit. Since we are changing the start date of our insurance policy to begin on June 30, 2012, rather than July 1<sup>st</sup> as in years past, we will not be subject to compliance with the PPACA until the next school year. The policy will now provide coverage from June 30, 2012 through August 15, 2013. We felt that continuing to offer this lower cost policy was the best option for our students.

The recent Supreme Court decision regarding the PPACA did not impact any regulations regarding student health insurance. I want to assure you that by changing our policy start date to June 30, 2012 for the upcoming year we will be in full compliance with all federal regulations. We appreciate your patience and understanding as we continue to try our best to offer an affordable and beneficial insurance plan for our students.

Bennington College

**2012-2013**  
**STUDENT INJURY AND SICKNESS INSURANCE**  
**BENNINGTON**  
**COLLEGE**

**Your student health insurance coverage, offered by Monumental Life Insurance Company, may not meet the minimum standards required by the health care reform law for the restrictions on annual dollar limits. The annual dollar limits ensure that consumers have sufficient access to medical benefits throughout the annual term of the policy. Restrictions for annual dollar limits for group and individual health insurance coverage are \$1.25 million for policy years before September 23, 2012; and \$2 million for policy years beginning on or after September 23, 2012 but before January 1, 2014. Restrictions for annual dollar limits for student health insurance coverage are \$100,000 for policy years before September 23, 2012, and \$500,000 for policy years beginning on or after September 23, 2012, but before January 1, 2014. Your student health insurance coverage has a \$5,000 limit per Injury and per Sickness. You have the option to increase the maximum benefit per Injury and per Sickness up to \$50,000 by paying the additional premium. If you have any questions or concerns about this notice, contact Bollinger Inc, Short Hills, NJ, 1-866-267-0092. Be advised that you may be eligible for coverage under a group health plan of a parent's employer or under a parent's individual health insurance policy if you are under the age of 26. Contact the plan administrator of the parent's employer plan or the parent's individual health insurance issuer for more information.**

This Plan Underwritten By:  
MONUMENTAL LIFE INSURANCE COMPANY  
Cedar Rapids, Iowa  
a Transamerica Company

**[www.BollingerColleges.com/bennington](http://www.BollingerColleges.com/bennington)**

PLEASE KEEP THIS BROCHURE AS A GENERAL SUMMARY OF THE INSURANCE BENEFITS. The Master Policy on file at the College contains all of the provisions, limitations, exclusions and qualifications of your insurance benefits, some of which may not be included in the Brochure. If any discrepancy exists between the brochure and the Master Policy, the Master Policy will govern and control the payment of benefits.

## **2012-2013 BENNINGTON COLLEGE**

### **TO STUDENTS AND PARENTS:**

The College is vitally interested in the well being of its students and the College Community. Health Services at Bennington College is prepared to meet the health care needs of students while they are away from home.

Because resulting health care costs may be burdensome, the Health Services charge includes supplemental Injury and Sickness coverage. Underwritten by Monumental Life Insurance Company, this plan provides basic coverage for all students. It is not meant to replace other medical insurance.

Bennington College is proud of the level of health services available and invites inquiries about these services. Questions should be directed to Health Services Coordinator at 802-440-4426.

The Injury and Sickness coverage has certain limitations which should be noted. Please keep this pamphlet for future reference.

Coverage is effective 12:01 a.m. June 30, 2012 and terminates 12:00 a.m. August 15, 2013.

### **DEPENDENT COVERAGE**

#### **ELIGIBILITY**

Covered students may also enroll their lawful spouse/domestic partner and dependent children up to age 26 for the same coverage.

#### **ENROLLMENT**

To enroll dependent(s) of a covered student, please complete the Enrollment Form and return it to Bollinger, Inc. along with your check or money order. The Fall enrollment deadline for dependents is August 15, 2012. Dependent Enrollment Forms will not be accepted after August 15, 2012. The Second Semester enrollment deadline for dependents is February 15, 2013.

**Dependent Enrollment Forms are available Online at:**

**[www.BollingerColleges.com/bennington](http://www.BollingerColleges.com/bennington)**

### **DEFINITIONS**

**INJURY**” means bodily injury caused by an accident. The accident must occur while the Insured’s insurance is in force under the Policy. A Covered Person must begin receiving services, supplies or treatment within 72 hours from the time of accident in order for it to be considered a covered Injury. All Injuries sustained by one person in any one accident, including all

related conditions and recurrent symptoms of these Injuries, are considered a single covered Injury. The Injury must be the direct cause of loss and must be independent of all other causes. The Injury must not be caused by or contributed to by Sickness.

**“SICKNESS”** means an illness or disease which first manifests itself while the Policy is in force and which results in a covered medical expense. All related conditions and recurrent symptoms of the same or a similar condition will be considered the same sickness. It also includes complications of pregnancy.

### **TERMINATION OF COVERAGE**

The insurance of any Covered Person will immediately terminate on the earliest of:

- (1) the date to which the premium is paid;
- (2) the date this Policy expires as shown on the Schedule of Benefits, subject to the Extension of Benefits After Termination provision.

Termination will be made without prejudice to any existing expense. Coverage for any Insured who leaves the College before the end of the semester will continue in force through the end of the period for which a premium was paid.

### **EXTENSION OF BENEFITS AFTER TERMINATION**

The coverage provided under this Policy ceases on the termination date. However, if a Covered Person is Hospital Confined on the termination date from a covered Injury or Sickness for which benefits were paid before the termination date, Covered Medical Expenses for such Injury or Sickness will continue to be paid until the completion of his Hospital Confinement as long as the condition continues for the duration of recovery but not to exceed 90 days from the expiration date of coverage or beyond release from the Hospital for that Inpatient Confinement or the maximum policy benefit whichever occurs first.

### **PREVENTIVE CARE**

One preventive office visit is allowed each year. This may include a routine physical exam, or pap smear and pelvic exam. The charges for these services will be paid at 75% if performed at Health Services or to a maximum of 75% of the Usual and Customary charge, up to \$200 if rendered off campus. If lab/x-ray services are rendered outside of Health Services, additional charges may apply. We encourage each student to take advantage of this preventive care.

## NON-DUPLICATION OF BENEFITS

The Policy provides benefits in accordance with all of its provisions only to the extent that benefits are not provided by any Other Valid and Collectible Insurance. If the Covered Person is covered by Other Valid and Collectible Insurance, all benefits payable by such insurance in excess of \$500 will be determined before benefits will be paid by the Policy. The Policy is the second payor to any other insurance having primary status or no Coordination or Non-Duplication of benefits provision.

## INJURY

If, on account of Injury as previously defined, the insured incurs medical expenses, the Company will pay 75% of the Usual and Customary medical expense to a maximum of FIVE THOUSAND (\$5,000) DOLLARS. This includes expenses incurred for treatment resulting from a covered Injury to sound natural teeth. Covered expenses includes treatment by a hospital, physician, surgeon, dentist, registered nurse, ambulance and pharmacy.

1. Reimbursement for daily hospital room and board expense may not exceed the usual semi-private room charge made by the hospital.
2. Reimbursement for the daily hospital room and board expense while in intensive care may not exceed two times the usual semi-private room charge made by the hospital.

## SICKNESS

Benefits will be provided for Sickness as previously defined, up to a \$5,000 maximum for each Sickness. The Company will pay 75% of the Usual and Customary charge subject to the following schedule:

**Hospital Room and Board:** Maximum of 31 days per any one Sickness up to \$250/day.

**Miscellaneous Expenses:** While confined in hospital, will include: operating room, anesthesia, medications, x-rays, dressings, and laboratory tests payable up to \$1,000.

Doctor's visits for non-surgical cases, \$25 per visit per day for 25 days to patients confined to a hospital.

Prescription Drugs ..... \$75 per Sickness  
Office visits for non-confined cases, \$100 per day commencing with the first visit, to a limit of four visits for each Sickness.

Hospital outpatient care will be paid up to a maximum of ..... \$200  
 Consultant for the purpose of diagnosis will be paid a maximum of ... \$100  
 Physical Therapy (after physician referral)..... \$400  
 Maternity & Abortion .....Paid as any other illness  
 Ambulance ..... \$150  
 Laboratory tests at Health Services (including x-rays) ..... each \$20  
 Laboratory tests off campus (including x-rays)..... \$200  
 Extraction of impacted wisdom teeth will be paid up to.....\$100 per tooth  
 Emergency treatment by on call Health Services physician ..... \$35

*Emergency Room visit for non-emergencies must be pre-approved by Health Services. A \$25 co-pay will be charged for unapproved visits (while the college is in session). Please contact Health Services for details.*

**MENTAL HEALTH**

Mental Health Care will be paid as an outpatient to an aggregate maximum of \$1,250 per year.

Inpatient Mental Health Care shall be paid to a maximum of \$3,500.

The maximum for all surgery during one disability is \$1,000.

Anesthesia: Up to 25% of the scheduled surgical benefit.

**SUPPLEMENTAL MEDICAL COVERAGE**

A supplemental Medical Plan is available to eligible students who have coverage under the Basic Student Health Insurance Plan. This option is not being offered to dependents. The Major Medical Benefit begins payment after the Basic Maximum Benefit of \$5,000 has been paid. The Policy will pay 75% of the Usual and Customary medical expenses incurred, in excess of \$5,000, up to the Major Medical Maximum of \$50,000. The total benefit payable under Major Medical is \$50,000 minus the Basic Benefits already paid. You may purchase the Supplemental Medical Plan to extend the maximum to \$50,000. Supplemental Medical Plan Enrollment Forms are available online at:

**[www.BollingerColleges.com/bennington](http://www.BollingerColleges.com/bennington)**

The Supplemental Medical Plan Enrollment deadline is August 15, 2012 for the Fall Semester and February 15, 2013 for the Second Semester.

## **STATUTORY BENEFITS**

This Plan will pay for the following mandated benefits and any other applicable mandate in accordance with Vermont insurance laws: Chiropractic Services; Mental Health Benefit; Alcohol or Substance Abuse Treatment; Maternity Benefit; Diabetes Treatment; Inherited Metabolic Disease Benefit (same as low protein modified food products); TMJ (treatment to bones or joints in the face, neck or head); Mammography Benefit; Chemotherapy Treatment (including Oral Anticancer Medications); Independent External Review; Home Health Care; Cancer Clinical Trials Benefit; Live Organ Donor; Colorectal Cancer Screenings; Anesthesia Coverage for Certain Dental Procedures; Tobacco Cessation Program; Autism Spectrum Disorders Treatment; and Contraceptive and Prescription Drugs.

## **PRE-EXISTING CONDITION LIMITATION**

No benefits will be payable for a Covered Person's Pre-existing Conditions. They are defined as an Injury sustained or a Sickness for which a Covered Person noticed symptoms or was medically diagnosed, treated (including medication) or advised by a Physician within the twelve months immediately prior to his Effective Date of Coverage under the Policy.

Covered Medical expenses resulting from a Pre-existing Condition will not be covered unless:

- 1) twelve consecutive months have elapsed during which no medical treatment or advice is given by a physician for such condition; or
- 2) the Covered Person has been insured under this Policy and the College's prior policies for the immediately prior year; or
- 3) the Covered Person has been receiving benefits under the College's prior policies and has been continuously insured since the date of accident, Injury, or Sickness, whichever occurs first.

## **EXCLUSIONS**

Benefits will not be paid under this plan for any expense which results from:

1. Services that are provided normally without charge by the College's health center, infirmary or hospital; or by any person employed by the college;
2. Eyeglasses, radial keratotomy, contact lenses, hearing aids or prescriptions or examinations except as required for repair caused by a covered Injury;
3. Declared or undeclared war, riot, civil disorder, civil commotion or acts of terrorism;
4. Injury sustained or Sickness contracted while in the service of the armed forces of any country. When an Insured enters the armed forces,

we will refund any unearned pro-rata premium with respect to such person;

5. Dental treatment, except as specifically provided for treatment resulting from Injury to natural teeth;
6. Cosmetic surgery, except for the correction of birth defects, correction of deformities resulting from cancer surgery, reconstructive breast surgery on either or both breasts, or surgery that is required as a result of an Injury which necessitates medical treatment within 24 hours of the accident. Correction of deviated nasal septum shall be considered as cosmetic surgery for the purpose of the Policy;
7. Injury or Sickness for which benefits are payable under any Worker's Compensation or Occupational Disease Law;
8. Taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a Physician;
9. Preventative medicines, vaccines, or prescription drugs, or injections administered during an outpatient visit, except an injection given by a Physician in private practice who will certify that a medical emergency was required for the condition;
10. Assistant surgeon fees;
11. Expenses for allergy testing, allergy injections, vials, and allergy serum;
12. Personal and convenience items and completion of forms; and
13. Treatment for sleep disorders.
14. Injury resulting from the playing, practice, participating or conditioning in any intercollegiate contest or competition sponsored by the school, any professional or semi-professional sport, or Injury sustained while traveling to or from such sport, contest or competition as a participant.

Any exclusion above will not apply to the extent that coverage is specifically provided by name in the Policy, or coverage of the charges is required under any law that applies to the coverage.

### **NOTICE OF PROOF OF LOSS/CLAIMS PROCEDURES**

Written notice of Injury or Sickness together with a completed claim form must be given to Bollinger, Inc., the claims administrator, within ninety (90) days after the date of the Injury or Sickness. You may obtain a claim form online at [www.BollingerColleges.com/bennington](http://www.BollingerColleges.com/bennington).

Failure to give such notice within the time provided in the policy shall not invalidate nor reduce any claim if it can be shown not to have been reasonably possible to give such notice and that notice was given as soon as reasonably possible. Notice given by or on behalf of the claimant to Bollinger, Inc. with particulars sufficient to identify the student shall be deemed notice to the Company.

**STUDENT ASSISTANCE SERVICES  
(Administered by On Call International)**

The following services are available for use by the students insured under this plan:

- **Nurse Helpline**
- **Travel Assistance Services, including Bedside Visit and Emergency Return Home**

For a description of these valuable services, please refer to your plan web site: **[www.BollingerColleges.com/bennington](http://www.BollingerColleges.com/bennington)**

**U.S. & Canada Toll Free: 866-525-1955  
International Collect: 603-328-1955**

Note: These On Call services listed above are not insurance and are not connected with or provided by Monumental Life Insurance Company.

Plan Administrator:



P.O. Box 727

Short Hills, NJ 07078-0727

866-267-0092 (Claims/Coverage)

800-526-1379 (Other Questions)

**[www.BollingerColleges.com/bennington](http://www.BollingerColleges.com/bennington)**

Local Service Broker:

**WILLS INSURANCE, INC.**

Preferred Provider Network:



The Bennington College Student Health Insurance Plan includes access to the First Health Preferred Provider Network. Under your insurance plan, you may go to any doctor or hospital you choose. However, to maximize your savings and reduce your out-of-pocket expenses, we suggest selecting a Preferred Provider whenever possible. It is to your advantage to utilize a Preferred Provider because significant savings can be achieved from the substantially lower rates these providers have agreed to accept and are neither employees nor agents of Bennington College, Bollinger, Inc. or Monumental Life Insurance Company.

Master Policy Number: CVT405I

Policy Form: SH5000GPM

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