

SCHEDULE OF BENEFITS

COVERAGE IS PROVIDED UNDER GROUP POLICY NUMBER: AH-GA26932-012
ISSUED TO GROUP POLICYHOLDER: The Group and Blanket Accident & Health Insurance Trust
CERTIFICATEHOLDER: Springfield College
CERTIFICATE NUMBER: US746661
CERTIFICATE EFFECTIVE DATE: August 1, 2016
CERTIFICATE EXPIRATION DATE: July 31, 2017

BENEFIT PERIOD: Provided treatment begins within 90 days from the date of Injury, Benefits are payable for 52 weeks from the date of an Injury. The Injury must occur after the Effective Date and prior to the Expiration Date and care must be Medically Necessary.

DEDUCTIBLE AMOUNT: \$0 per Covered Injury

COINSURANCE PERCENTAGE: 100% of Usual, Reasonable & Customary Charges (UCR)

MAXIMUM BENEFIT AMOUNT: \$10,000 per Covered Injury

CLASS OF ELIGIBLE PERSONS: A person may be covered only under one Class of Eligible Persons even though He or She may be eligible under more than one class.

Class 1 All Policyholder enrolled full-time, part time students, undergraduate and graduate students while participating in Covered Activities including intramural and Club sports and 24-hour coverage.

MEDICAL EXPENSE BENEFIT

Hospital Room & Board Daily Maximum Benefit Amount:	URC per day
Intensive Care Room & Board Daily Maximum Benefit:	URC per day
Hospital Miscellaneous Maximum Benefit Amount:	URC per day
Outpatient Pre-Admission Testing Benefit Amount:	URC
Outpatient Hospital Emergency Room Treatment Maximum Benefit Amount:	URC
Surgical Benefits:	
Primary Surgeons Maximum Benefit Amount:	URC
Assistant Surgeon, Second Surgical Opinion, Consultation Maximum Benefit:	URC
Anesthesia Maximum Benefit:	URC
Surgical Facility Maximum Benefit per Operating Session:	URC
Doctor's Visits	
In-Hospital Maximum Benefit:	URC per visit
Office Visits Maximum Benefit:	URC per visit
Maximum for All In-Hospital and Office Doctor's Visits:	NA visits per Injury
X-ray and Laboratory Maximum Benefit Amount:	URC per procedure
Nursing Maximum Benefit Amount:	URC per Injury
Physiotherapy Benefit	
Maximum Benefit Amount (Hospital Inpatient):	URC

Maximum Benefit Amount (Outpatient):	URC
Maximum for All Physiotherapy Combined (Inpatient & Outpatient):	NA per Injury
Ambulance Maximum Benefit Amount:	URC
Medical Equipment Rental Charges Maximum Benefit Amount:	URC
Medical Services and Supplies Maximum Benefit Amount (Blood, Blood Transfusions, Oxygen):	URC
Dental Treatment For Injury Only Maximum Benefit Amount:	URC
OUT-PATIENT PRESCRIPTION DRUG BENEFIT	
Maximum Benefit Amount:	URC
ACCIDENTAL DEATH, DISMEMBERMENT, OR LOSS OF SIGHT	
Principal Sum:	\$10,000

DEFINITIONS

The terms shown below shall have the meaning given in this section whenever they appear in this Certificate. Additional terms may be defined within the provision to which they apply.

"Accident" means a sudden, unforeseeable external event which:

- (1) Causes Injury to one or more Covered Persons; and
- (2) Occurs while coverage is in effect for the Covered Person.

"Aircraft" means a vehicle which:

- (1) Has a valid certificate of airworthiness; and
- (2) Is being flown by a pilot with a valid license appropriate to the aircraft.

"Benefit Period" means the period of time from the date of Injury, as shown in the Schedule of Benefits.

"Covered Person" means a person eligible for coverage as identified in the Application for whom proper premium payment has been made, and who is therefore insured under this Certificate.

"Deductible" means the amount of Eligible Expenses which must be paid by the Covered Person before benefits are payable under this Certificate. It applies separately to each Covered Person.

"Dependent" means the Insured's unmarried child who:

- (1) Has his principal residence with the Insured;
- (2) Chiefly relies on the Insured for support and maintenance; and
- (3) Is within the following age groups (unless otherwise shown in the Application):
 - (a) Under 19 years of age;
 - (b) 19 but less than 25 years of age and enrolled in a School as a full time student; or
 - (c) 19 or more years of age, and primarily supported by the Insured and incapable of self-sustaining employment by reason of mental or physical handicap.

Child can include stepchild, foster child, legally adopted child, a child of adoptive parents pending adoption proceedings, and natural child.

"Spouse" means the lawful Spouse, under age 70 (unless otherwise stated in the Application), of an Insured.

"Doctor" means a licensed practitioner of the healing arts acting within the scope of his license. Doctor does not include:

- (1) The Covered Person;
- (2) The Covered Person's spouse, child, parent, brother, or sister; or
- (3) A person living with a Covered Person.