

MORRISVILLE STATE COLLEGE

FREQUENTLY ASKED QUESTIONS ABOUT STUDENT HEALTH INSURANCE

*For additional information, please view/print the student insurance summary plan brochure at:
www.maksin.com*

1) Is the Morrisville State College Student Insurance Program the same as my family's health insurance?

The Morrisville State College Student Insurance Program provides **Accident and Sickness** coverage. Please refer to the summary plan brochure that details applicable deductibles, co-pays, and limitations, and exclusions. Please note: This insurance plan may also be purchased as a supplemental plan to use with your current insurance.

2) What is the best method to learn about the Morrisville State College Student Insurance Program?

The best method to get to know your benefits is to read the summary plan brochure. The summary plan brochure may viewed/printed at: www.maksin.com

You also may call Maksin Management Corp at 1-877-440-6838.

3) Are x-ray costs covered by this insurance?

Eligible Expenses for diagnostic x-rays are covered up to a maximum of \$300 per Sickness.

If due to an injury, Eligible Expenses for diagnostic x-rays are covered under the Accident Benefit portion of the plan. Please refer to the summary plan brochure for more information.

4) Are lab costs covered by this insurance?

Eligible Expenses for diagnostic laboratory services are covered up to a maximum of \$300 per Sickness.

If due to an injury, Eligible Expenses for diagnostic laboratory services are covered under the Accident Benefit portion of the plan. Please refer to the summary plan brochure for more information.

5) Are outpatient Consultant fees covered by this insurance?

When your Sickness requires the services of a consultant or specialist, requested by the attending Doctor, to confirm or determine a diagnosis, Eligible Expenses for such services are covered up to a maximum of \$50 per Sickness.

The Student Health Center will be glad to assist with your consultant or specialist referral inquiries.

6) Will ambulance services be covered by this plan?

When your Sickness requires the use of an ambulance, Eligible Expenses up to \$350 per Sickness, for transportation to or from the Hospital is covered.

If due to an injury, Eligible Expenses for use of an ambulance is covered under the Accident Benefit portion of the plan. Please refer to the summary plan brochure for additional information.

7) Will emergency room services be covered by this plan?

When your Sickness requires emergency medical services provided by a Hospital for an emergency medical condition, Eligible Expenses up to a maximum of \$500 per Sickness are covered. Emergency Room expenses are subject to a \$100 co-pay per visit. For additional information, please refer to the "Miscellaneous Hospital Expense" benefit in the summary plan brochure.

If due to an injury, Eligible Expenses for the Emergency Room, are covered under the Accident Benefit portion of the plan. Emergency Room expenses are subject to a \$100 co-pay per visit. Please refer to the summary plan brochure for additional information.

8) Can I use the Student Health Insurance anywhere in the US?

Yes, the Morrisville State College Student Insurance Program provides nationwide coverage.

9) Where may I obtain a claim form?

You may submit claims electronically via the online claim form at: www.maksin.com

PLEASE NOTE THE FOLLOWING DEFINITION:

“Eligible Expenses” means those charges for any treatment, service or supplies which is performed or given under the direction of a Doctor for the Medically Necessary treatment of a Sickness or Injury: (a) not in excess of the Reasonable and Customary charges; or (b) not in excess of the charges that would have been made in the absence of this coverage; and (c) incurred while the Policy is in force as to the Covered Person except with respect to any Expenses payable under the Extension of Benefits Provision.

EXCLUSIONS

The Policy does not cover nor provide benefits for Accident, Sickness, or treatment of a medical condition arising out of:

1. outpatient treatment for alcoholism and substance abuse in excess of the mandated benefits.
2. illness, accident, treatment or medical condition arising out of: a) war or act of war (whether declared or undeclared); participation in a felony, riot or insurrection; service in the Armed Forces or units auxiliary thereto; b) suicide, attempted suicide or intentionally self-inflicted injury; c) aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline.
3. cosmetic surgery, except that cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered Dependent child which has resulted in a functional defect. However, if the policy provides hospital, surgical or medical expense coverage, this exclusion shall not apply with respect to cosmetic surgery determined, as a result of utilization review and External Review, to be Medically Necessary.
4. treatment provided in a government hospital; benefits provided under Medicare or other governmental program (except Medicaid), any state or Federal workers' compensation, employers' liability or occupational disease law; benefits to the extent provided for any loss or portion thereof for which mandatory automobile no-fault benefits are recovered or recoverable; services rendered and separately billed by employees of hospitals, laboratories or other institutions; services performed by a member of the covered person's immediate family; and services for which no charge is normally made.
5. dental care or treatment, except for such care or treatment due to accidental Injury to sound natural teeth within 12 months of the accident and except for dental care or treatment necessary due to congenital disease or anomaly.
6. eyeglasses, hearing aids, and examination for the prescription or fitting thereof.
7. rest cures, custodial care and transportation.

IMPORTANT: This is only a brief description of the coverage(s) available under policy series S30494NUFIC-NY. The Policy will contain reductions, limitations, exclusions and termination provisions. Full details of coverage are contained in the Policy. If there is any conflict between the contents of this document and the Policy, the Policy will govern in all cases. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states.