The Policy is underwritten by Security Mutual Insurance Company of New York, and is serviced by Acordia at 1-800-228-6768 or visit us at our website at www.acordia.com/colleges for information on alternative insurance plans.

GENERAL PROVISIONS

The Policy is sponsored athletic coverage.

injuries incurred in the practice or participation in sponsored athletic coverage.

or treatment.

in the Plan. Spouses and child/ren are also eligible and included in the Plan. All Foreign National Students enrolled at Muskingum College are eligible for and included in the Plan.

may apply for the Insurance at the Business Office. The annual cost for single coverage is $490.00, which includes an administrative fee. The bill will be sent to you by the College Business Office.

Plan, this subject to the benefits and exclusions outlined in this brochure, protects the Insured Student and his/her insured dependents at home, at school or while traveling—24 hours a day. However, medical expenses incurred while in your home country are not covered. Benefits become effective August 2006 and continue during the period for which premium has been paid. The Master Policy No. 2006M3A67 is in effect as of August 10, 2007. Protection is in effect during all interim vacation periods. In the event an Insured Student ceases to be a student at the College, coverage remains in effect for the period for which the premium has been paid; however, upon an Insured Student entering the armed forces of any country, coverage will automatically terminate and a pro-rata return of premium will be made at your request. NO OTHER REFUNDS WILL BE MADE.

Alternative Coverage—if you do not meet the eligibility requirements of this plan, please call Acordia at 1-800-228-6768 or visit us at our website at www.acordia.com/colleges for information on alternative insurance plans.

WELLNESS CENTER POLICY

While on campus during regular semester sessions, students are urged to seek treatment or advisement for referral at the Wellness Center according to the student insurance protocol. If the Wellness Center is closed, students are advised to contact residence life personnel on campus police if an emergency situation arises. It is imperative that the student follow-up at the Wellness Center so appropriate information is obtained for insurance filing and medical record continuity.

CLASS ABSENCE DUE TO ILLNESS OR INJURY

• Class absence for illness or injury is the concern of the student and the instructor.

• The Wellness Center Staff will assist you in securing an appointment with your family physician. The bill will be sent to you by the College Business Office. It is suggested that students keep this description of coverage with them at all times because no individual certificates will be issued. The Master Policy is maintained by the College.

Note: The time you were covered under this plan count as credible coverage under State and Federal Law if you leave this plan and go to an employer’s plan within 63 days thereafter. You are eligible to receive coverage from the Company regarding the periods you were covered. Please contact Acordia at 1-800-228-6768 when you need such verification.

It is suggested that students keep this description of coverage with them at all times because no individual certificates will be issued. The Master Policy is maintained by the College.

Note: The time you were covered under this plan may count as credible coverage under State and Federal Law if you leave this plan and go to an employer’s plan within 63 days thereafter. You are eligible to receive coverage from the Company regarding the periods you were covered. Please contact Acordia at 1-800-228-6768 when you need such verification.

The Wellness Center Staff wishes to cooperate in every way with your family physician. Should YOUR DOCTOR find it necessary to refer you to a specialist during the school year, the Staff will assist you in securing an appointment. However, transportation arrangements are the responsibility of the student.

WELLNESS CENTER SERVICES

• The campus location of the Wellness Center is east of Lakeside Drive on South Street (phone ext. 8150). The nursing staff is on duty Monday–Friday 8 a.m.–5 p.m. during the traditional academic week. The Wellness Center provides each weekday afternoon in a walk-in clinic setting (please contact the Wellness Center staff for daily hours).

• The Wellness Center pharmacy license allows the college physician to prescribe and dispense medication for student illness or injury. There may be a co-pay amount relative to the type and expense of the prescribed medication, which will be charged to the student’s college account. Prescriptions will be written by the physician for medication not stocked by the Wellness Center but deemed appropriate for an individual student’s treatment. The pre-

The master policy is available on the network provider (http://www.beechstreet.com) or at 1-800-432-1776.

Representations of this plan must be approved by the Company.

This is not the Policy. Rather it is a brief description of the benefits and other provisions of the Policy. The Policy is governed by the laws and regulations of the state in which it is issued. The provisions of the Policy, as described in this brochure, may be in conflict with the laws of the state where the school is located which will be administered to conform with the requirements of that state’s laws, including those relating to mandated benefits.
STUDENT HEALTH PROGRAM

DESIGNED ESPECIALLY FOR

THE FOREIGN NATIONAL

STUDENTS OF

MUSKINGUM COLLEGE

NEW CONCORD,

OHIO

2006–2007

Policy No. 2006M3A67

It is suggested that students keep this description of coverage with them at all times because individual certificates will be issued. The Master Policy is maintained by the College.

Note: The time you were covered under this plan may count as creditable coverage under State and Federal Law if you leave this plan and go to an employer’s plan within 63 days thereafter. You are eligible to receive COB from the Company regarding the periods you were covered. Please contact Acordia at 1-800-228-6768 when you need such verification.

STUDENT HEALTH PROGRAM

WELLNESS CENTER SERVICES

• The campus location of the Wellness Center is east of Lakeside Drive on South Street (phone ext. 8150). The nursing staff is on duty Monday—Friday 8 a.m.—5 p.m. during the traditional academic year. The student nurse provided each weekday afternoon in a walk-in clinic setting (please contact the Wellness Center office for daily hours).

• Most physician clinic charges incurred at the Wellness Center are covered by benefits in Part I of the current student health plan. Any non-covered expenses will be billed to the student through the College Student Accounts Office and is to it that office that payment be directed.

• The Wellness Center pharmacy license allows the college physician to prescribe and dispense medication for student illness or injury. There may be a co-pay amount relative to the type and expense of the prescribed medication, which will be charged to the student’s college account. Prescriptions will be written by the physician for medication not stocked by the Wellness Center but deemed appropriate for an individual student’s treatment. The prescription may be filled at a local pharmacy at the student’s expense. Please note: the Wellness Center is not a working pharmacy and does not fill prescriptions from any source other than our college physicians.

• Allergy shots (student to provide medication/schedule) are administered at the Wellness Center office for a fee of $3.00, per injection ($1.00 additional per extra injection/same visit). The student is obligated to stay for 15 minutes after the observation period with college physician on premises.

• Immunizations administered by the Wellness Center staff will be charged to the individual student account and are determined by the cost of the vaccine, test or treatment.

• Counseling support is available by referral through the Wellness Center staff or may be secured by contacting Campus Counseling Services at ext. 8091.

• The Wellness Center Staff wishes to cooperate in every way with your family physician. Should YOUR DOCTOR find it necessary to refer you to a specialist during the school year, the Staff will assist you in securing an appointment. However, transportation arrangements are the responsibility of the student.

WELLNESS CENTER POLICY

While on campus during regular semester sessions, students are urged to seek treatment or advisement for referral at the Wellness Center according to student insurance protocol. If the Wellness Center is closed, students are advised to contact residence life personnel or campus police if an emergency situation arises. It is imperative that the student follow up at the Wellness Center so appropriate information is obtained for insurance filing and medical record continuity.

CLASS ABSENCE DUE TO ILLNESS OR INJURY

• Class absence for illness or injury is the concern of the student and the instructor.

• Students seeking treatment for illness and injury (non-emergency) are advised to report to the Wellness Center for evaluation during a free period in order to avoid class absence.

• The Wellness Center does not issue excise slips for missed classes due to illness or injury. Students are encouraged to contact the instructor before class is missed to report they will be absent. If an illness or injury occurs leaving campus for treatment involving a prolonged absence period, the student should notify the Academic Dean’s Office.

STUDENT ACCIDENT AND SICKNESS INSURANCE PLAN

ELIGIBILITY AND COST

All Foreign National Students enrolled at Muskogum College are eligible for and included in the Plan. Spouses and children are also eligible and although not automatically covered may apply for the Insurance at the Business Office. The annual cost for single coverage is $490.00, which includes an administrative fee. The bill will be sent to you by the College Business Office.

This Plan, subject to the benefits and exclusions outlined in this brochure, protects the Insured Student and his/her insured dependents at home, at school or while traveling—24 hours a day. However, medical expenses incurred while in your home country are not covered. Benefits commence effective August 10, 2006 and continue during the period for which premium has been paid. The Master Policy expires at 12:01 a.m. on August 10, 2007. Protection is in effect during all interim vacation periods. In the event an Insured Student ceases to be a student at the College, coverage remains in effect for the period for which the premium has been paid; however, upon an Insured Student entering the armed forces of any country, coverage will automatically terminate and a pro-rata return of premium will be made at your request. NO OTHER REFUNDS WILL BE MADE.

Alternative Coverage—if you do not meet the eligibility requirements of this plan, please call Acordia at 1-800-228-6768 or visit us at our website at www.acordia.com/colleges for information on alternative insurance plans.

GENERAL PROVISIONS

The Policy is written by Security Mutual Life Insurance Company of New York, and is serviced by Acordia, P.O. Box 276, Columbus, Ohio 43216-0276. All claims will be paid by Special Risk Claims, Commercial Travelers Mutual Insurance Company, 70 Genesee Street, Utica, NY 13502. The benefits of this Plan will be coordinated with any other insurance that the student may have (other than automobile). For injuries incurred in the practice or participation in intercollegiate athletics, benefits under this Plan are to be coordinated with the college-sponsored athletic coverage.
BASIC PLAN BENEFITS
When hospital or medical care is employed on account of injury or sickness contracted or treated during the period for which the Student or dependent is insured, the eligible expenses  incurred will be paid subject to the following provisions and limits.

Usual and Customary means usual in terms of services, care or treatment provided and customarily furnished by providers of similar professional standing and providing similar care or treatment.

DESCRIPTION OF BENEFITS
PART I—STUDENT ONLY

A. Accident and Sickness Medical Expense
Payment for usual and customary charges will be made up to $50.00 for each covered accident incurred within 52 weeks of the date of accident and the first eligible expense incurred within 30 days of the first accident, for treatment by a legally qualified physician or dentist or surgeon, hospital confinement at semi-private room rate, the services of a registered graduate nurse, X-ray service, use of operating room, anesthesia, laboratory service, surgical dressings, medication, plaster casts, crutches, appliances, when the Insured is confined as a result of covered injury or sickness, the expenses incurred will be paid subject to the following provisions and limits.

REPARTITION OF EXPENSES
In the event of the death of the Insured as the result of a covered Injury or Sickness, The College will pay the usual and customary charges up to the amount of $50,000 paid, when combined with the $100.00 will be paid at 80% until a maximum of $50,000 has been paid, when combined with the $100.00 will be paid at 80% until a maximum of $50,000 has been paid, when combined with

B. Major Medical Expense
When the expense incurred is for a covered accident or sickness excepted amounts paid under Parts I and II by $100.00, at any eligible expense incurred in excess of that amount, the $100.00 will be paid at 80% until a maximum of $50,000, has been paid, when combined with the $100.00 will be paid at 80% until a maximum of $50,000 has been paid, when combined with

EXCLUSIONS
No reimbursement will be made for medical expenses in connection with:

1. Dental treatment other than X-rays except as otherwise provided and then only when injury occurs to sound, natural teeth.
2. Services rendered under any automobile payments or insurance or prepayment plan benefits.
3. Services rendered while insane or as the result of suicide.
4. Expenses incurred within 52 weeks of the date of accident or sickness to the extent that benefits are payable for same under any automobile medical payments or automobile expense insurance or prepayment plan benefits.
5. Medical expenses for which the Student or dependent is insured, 6. Medical expenses for which the Student or dependent is insured, 7. Medical expenses for which the Student or dependent is insured, 8. Medical expenses for which the Student or dependent is insured, 9. Medical expenses for which the Student or dependent is insured, 10. Medical expenses for which the Student or dependent is insured, 11. Medical expenses for which the Student or dependent is insured, 12. Medical expenses for which the Student or dependent is insured, 13. Medical expenses for which the Student or dependent is insured, 14. Medical expenses for which the Student or dependent is insured, 15. Preventive medicines, serums, vaccines, and routine examinations.

16. Violent or civil strife in which the Insured Person participates.
17. Expenses incurred after 52 weeks from the date of the accident or from the date of the first medical treatment for any one accident or any one sickness.
18. Mental or nervous disorders, except as provided.

B. Chronic Illness
In the event of accident or illness the Student should:
1. If at School report immediately to the College Wellness Center so that proper treatment can be prescribed or approved.
2. If away from School (including foreign travel) consult a doctor and follow his/her instructions. May the Insured Person participate.
3. If the Insured Person participates.
4. If the Insured Person participates.
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16. If the Insured Person participates.
17. If the Insured Person participates.
18. If the Insured Person participates.

Mandated benefits as required by the State in the Master Policy, up to a surgical schedule provided.

EXCLUSIONS
No reimbursement will be made for medical expenses in connection with:

1. Dental treatment other than X-rays except as otherwise provided and then only when injury occurs to sound, natural teeth.
2. Services rendered under any automobile payments or insurance or prepayment plan benefits.
3. Services rendered while insane or as the result of suicide.
4. Expenses incurred within 52 weeks of the date of accident or sickness to the extent that benefits are payable for same under any automobile medical payments or automobile expense insurance or prepayment plan benefits.
5. Medical expenses for which the Student or dependent is insured, 6. Medical expenses for which the Student or dependent is insured, 7. Medical expenses for which the Student or dependent is insured, 8. Medical expenses for which the Student or dependent is insured, 9. Medical expenses for which the Student or dependent is insured, 10. Medical expenses for which the Student or dependent is insured, 11. Medical expenses for which the Student or dependent is insured, 12. Medical expenses for which the Student or dependent is insured, 13. Medical expenses for which the Student or dependent is insured, 14. Medical expenses for which the Student or dependent is insured, 15. Preventive medicines, serums, vaccines, and routine examinations.

16. Violent or civil strife in which the Insured Person participates.
17. Expenses incurred after 52 weeks from the date of the accident or from the date of the first medical treatment for any one accident or any one sickness.
18. Mental or nervous disorders, except as provided.
BASIC PLAN BENEFITS

When hospital or medical care is employed on account of an Insured Person, and the covered sickness contracted or treated during the period for which the Student or dependent is insured, the eligible usual and customary charges incurred will be paid subject to the following provisions and limits.

Usual and Customary means usual in terms of services, care or treatment provided and customarily charged by the provider of the same. It also means that the charge does not exceed the usual charge made by those providers in the same geographic area to persons with similar professional standing and providing similar care or treatment.

DESCRIPTION OF BENEFITS

PART I—STUDENT ONLY

A. Accident and Sickness Medical Expense

Payment for usual and customary charges will be made up to $50.00 for each covered accident including intercollegiate sports accidents for expenses incurred within 52 weeks of the date of accident and the first eligible charge incurred within 30 days after the date of accident, for treatment by a legally qualified physician or dentist or surgeon, hospital confinement at semi-private room rate, the services of a registered graduate nurse, X-ray service, use of operating room, temporary surgical care, ambulances, X-rays, use of operating room, anesthetic service, laboratory service, surgical dressings, medication, plaster casts, crutches or wheelchair, fees for transportation of the insured to his/her place of residence in his/her home country. Eligible Expenses include, but are not limited to, the cost of a mortarician’s services due to regard to international requirements, the coffin and transportation of the body.

B. Major Medical Expense

When the Insured Person is confined in, the services of a registered graduate nurse, X-ray service, use of operating room, temporary surgical care, ambulances, X-rays, use of operating room, anesthetic service, laboratory service, surgical dressings, medication, plaster casts, crutches or wheelchair, fees for transportation of the insured to his/her place of residence in his/her home country. Eligible Expenses include, but are not limited to, the cost of a mortarician’s services due to regard to international requirements, the coffin and transportation of the body.

PART II—STUDENT ONLY (OPTIONAL FOR DEPENDENTS)

A. Accident and Sickness Medical Expense

Payment will be made for usual and customary medical expenses for accidents or sickness treated within 52 weeks of the date of the covered accident or the date of the first medical treatment for each covered sickness contracted or treated during the period.

B. Major Medical Expense

When the Insured Person is confined in, the services of a registered graduate nurse, X-ray service, use of operating room, temporary surgical care, ambulances, X-rays, use of operating room, anesthetic service, laboratory service, surgical dressings, medication, plaster casts, crutches or wheelchair, fees for transportation of the insured to his/her place of residence in his/her home country. Eligible Expenses include, but are not limited to, the cost of a mortarician’s services due to regard to international requirements, the coffin and transportation of the body.

MANDATED BENEFITS

The following benefits are mandated in the state of Ohio. They will be included in all plans issued under the Policy. Unless specified otherwise, all such coverage will be subject to any deductible, co-payment and co-insurance conditions of the Policy as well as all other terms and conditions applicable to Ohio.

Mandated benefits as required by the state in which the Policy is issued include, but are not limited to:

1. Dental treatment except X-rays except as otherwise provided and then only when in injury occurs to sound, natural teeth.
2. If away from School (including foreign travel) consult a doctor and follow his/her instructions. The Insured Person may be required to obtain a receipt. Commercial Travelers Mutual Insurance Company as possible, or the College itself.
3. Written notice of injury or sickness upon which claim may be based to the College Wellness Center. Using the website: www.studentplancenter.com

EXCLUSIONS

No reimbursement will be made for medical expenses in connection with:

1. Dental treatment for X-rays except as otherwise provided and then only when injury occurs to sound, natural teeth.
2. Services rendered or medical supplies procured by a person other than a legally qualified physician by reason of covered accident or sickness, the expenses incurred for such services in any hospital confined and will be paid to the attending physician up to $50.00.
3. Consultants’ Fees (Non-Surgical) — When the Insured Person is confined in, the services of a registered graduate nurse, X-ray service, use of operating room, temporary surgical care, ambulances, X-rays, use of operating room, anesthetic service, laboratory service, surgical dressings, medication, plaster casts, crutches or wheelchair, fees for transportation of the insured to his/her place of residence in his/her home country. Eligible Expenses include, but are not limited to, the cost of a mortarician’s services due to regard to international requirements, the coffin and transportation of the body.
4. Ambulance Expense—Up to $75.00.

MEDICAL EVACUATION EXPENSE

The College will pay the usual and customary charges up to $250.00 of a registered graduate nurse, X-ray service, use of operating room, temporary surgical care, ambulances, X-rays, use of operating room, anesthetic service, laboratory service, surgical dressings, medication, plaster casts, crutches or wheelchair, fees for transportation of the insured to his/her place of residence in his/her home country. Eligible Expenses include, but are not limited to, the cost of a mortarician’s services due to regard to international requirements, the coffin and transportation of the body.

B. Major Medical Expense

When the Insured Person is confined in, the services of a registered graduate nurse, X-ray service, use of operating room, temporary surgical care, ambulances, X-rays, use of operating room, anesthetic service, laboratory service, surgical dressings, medication, plaster casts, crutches or wheelchair, fees for transportation of the insured to his/her place of residence in his/her home country. Eligible Expenses include, but are not limited to, the cost of a mortarician’s services due to regard to international requirements, the coffin and transportation of the body.

AMBULANCE EXPENSE

When an Insured Student, while not hospital confined, requires the services of the College Physician, the Company will pay for usual and customary charges up to $250.00 for the first 3 days then up to $40.00 per day for the next 67 days. Hospital Miscellaneous Expense—X-ray examinations, laboratory and X-ray procedures, use of operating room, temporary surgical care, appliances, when the Insured is confined as a result of an accident or sickness contracted or treated during the period for which the Student or dependent is insured, the eligible usual and customary charges incurred will be paid subject to the following provisions and limits.

MEDICAL EVACUATION EXPENSE

When an Insured Student, while not hospital confined, requires the services of the College Physician, the Company will pay for usual and customary charges up to $250.00 for the first 3 days then up to $40.00 per day for the next 67 days. Hospital Miscellaneous Expense—X-ray examinations, laboratory and X-ray procedures, use of operating room, temporary surgical care, appliances, when the Insured is confined as a result of an accident or sickness contracted or treated during the period for which the Student or dependent is insured, the eligible usual and customary charges incurred will be paid subject to the following provisions and limits.

MEDICAL EVACUATION EXPENSE

When an Insured Student, while not hospital confined, requires the services of the College Physician, the Company will pay for usual and customary charges up to $250.00 for the first 3 days then up to $40.00 per day for the next 67 days. Hospital Miscellaneous Expense—X-ray examinations, laboratory and X-ray procedures, use of operating room, temporary surgical care, appliances, when the Insured is confined as a result of an accident or sickness contracted or treated during the period for which the Student or dependent is insured, the eligible usual and customary charges incurred will be paid subject to the following provisions and limits.

MEDICAL EVACUATION EXPENSE

When an Insured Student, while not hospital confined, requires the services of the College Physician, the Company will pay for usual and customary charges up to $250.00 for the first 3 days then up to $40.00 per day for the next 67 days. Hospital Miscellaneous Expense—X-ray examinations, laboratory and X-ray procedures, use of operating room, temporary surgical care, appliances, when the Insured is confined as a result of an accident or sickness contracted or treated during the period for which the Student or dependent is insured, the eligible usual and customary charges incurred will be paid subject to the following provisions and limits.