

Student Injury Insurance Plan for Connecticut Community-Technical Colleges

2013-2014

Connecticut Community-Technical Colleges is pleased to offer an Injury Insurance Plan underwritten by UnitedHealthcare Insurance Company. All enrolled students will be automatically covered under the School Time Only Injury Insurance Plan on a mandatory basis.

Highlights of the Coverage and Services offered by UnitedHealthcare StudentResources are:

- Up to \$20,000 For each Injury Maximum Benefit for Covered Medical Expenses.
- Covered Medical Expenses are payable at 100% of Usual and Customary charges (all benefits are subject to, specific benefit limitations, maximums and copays as described in the policy).

Rates	Annual
	8/25/13 - 8/24/14
(ADA) All Participants	\$.70

Pre-existing Condition means any condition which is diagnosed, treated or recommended for treatment within the 12 months immediately prior to the Insured's effective Date under the policy.

Exclusions and Limitations

No benefits will be paid for: a) loss or expense caused by, contributed to, or resulting from; or b) treatment, services or supplies for, at, or related to:

request for such period not covered); and

1. Congenital conditions except as specifically provided for newborn or adopted infants;
2. Cosmetic procedures, except cosmetic surgery required to correct an Injury for which benefits are otherwise payable under this policy;
3. Custodial care; care provided in: rest homes, health resorts, homes for the aged, halfway houses, college infirmaries or places mainly for domiciliary or custodial care; extended care in treatment or substance abuse facilities for domiciliary or custodial care;
4. Dental treatment, except as specifically provided in the Policy;
5. Elective Surgery or Elective Treatment;
6. Eye examinations, eye refractions, eyeglasses, contact lenses, prescriptions or fitting of eyeglasses or contact lenses, vision correction surgery, or other treatment for visual defects and problems;
7. Immunizations, preventive medicines or vaccines, except where required for treatment of a covered Injury;
8. Injury for which benefits are paid or payable under any Workers' Compensation or Occupational Disease Law or Act, or similar legislation;
9. Injury sustained while (a) participating in any interscholastic, intercollegiate, or professional sport, contest or competition; (b) traveling to or from such sport, contest or competition as a participant; or (c) while participating in any practice or conditioning program for such sport, contest or competition;
10. Participation in a riot, civil disorder or a felony, except when Injury occurs when the Insured Person has an elevated blood alcohol content or when under the influence of intoxicating liquor or any drug or both. Participation means to voluntarily take a part or share with others assembled together in some activity. Riot means a violent public disturbance of the peace by a number of persons assembled together;

This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy 2013-201337-1.

Please read the certificate of coverage to determine whether this plan is right for you before you enroll. The certificate of coverage provides details of the coverage including costs, benefits, exclusions, any reductions or limitations and the terms under which the coverage may be continued in force. Copies of the certificate are available from the College, or may be viewed and downloaded at www.UHCSR.com.

If you have any questions, please contact Customer Service at 800-767-0700 or customerservice@uhcsr.com.

The Policy is a Non-Renewable One-Year Term Policy.

11. Pre-existing Conditions for a period of 12 months, except for individuals who have been continuously insured under the school's student insurance policy for at least 12 consecutive months. Credit will be given for Pre-existing Conditions for (a) newly Insured Persons who were covered under previous Qualifying Coverage, but not covered for such Pre-existing Conditions under the Qualifying Coverage when (a) the preceding Qualifying Coverage was continuous to a date not less than 120 days prior to their effective date under this policy; and for (b) newly Insured Persons who apply within 30 days of initial eligibility under this policy and whose previous Qualifying Coverage was terminated due to the involuntary loss of employment and was continuous to a date not more than 150 days prior to their effective date under this policy. This Pre-existing Condition Limitation will not apply to (a) newly Insured Persons who were covered for such Pre-existing Conditions, under previous Qualifying Coverage when (a) the preceding Qualifying Coverage was continuous to a date not less than 120 days prior to their effective date under this policy; or (b) newly Insured Persons who apply within 30 days of initial eligibility under this policy and whose previous Qualifying Coverage was terminated due to the involuntary loss of employment and was continuous to a date not more than 150 days prior to their effective date under this policy;
12. Prescription Drugs dispensed or purchased while not Hospital Confined;
13. Services provided without charge by the Health Service of the Policyholder; or services covered or provided by the student health fee for which the Insured is not charged;
14. Sickness or disease in any form;
15. Skydiving, parachuting, hang gliding, or flight in any kind of aircraft, except while riding as a passenger on a regularly scheduled flight of a commercial airline;
16. Injury resulting from suicide or attempted suicide while sane or insane; or intentionally self-inflicted Injury;
17. Supplies, except as specifically provided in the policy;
18. Treatment in a Government hospital for which the Insured is not charged, unless there is a legal obligation for the Insured Person to pay for such treatment; and
19. War or any act of war, declared or undeclared; or while in the armed forces of any country (a pro-rata premium will be refunded upon request for such period not covered).

