2012-2013 STUDENT HEALTH INSURANCE INFORMATION

ACCIDENT ONLY EXPENSE BENEFIT
Student Only

All Monmouth University students are automatically enrolled in an Accident Only Insurance Plan provided by the University for eligible school-related injuries. All school-related injuries are to be reported to Health Services within 24 hours of the injury. Please refer to the student insurance summary plan brochure for more information; the summary plan brochure may be viewed/printed at www.studentinsurance.com.

STUDENT HEALTH INSURANCE PLAN

For the 2012-2013 academic year, domestic and international students are covered under one policy. The 2012-2013 summary plan brochure may be accessed at www.studentinsurance.com. Please take the time to read the brochure prior to making important insurance decisions. Be sure to thoroughly familiarize yourself with eligibility requirements and the plan provisions, exclusions and limitations in the brochure.

1. WHO IS ELIGIBLE TO ENROLL IN THE STUDENT HEALTH INSURANCE PLAN?
   Student Mandatory Insurance Coverage:

   ✓ All full-time, undergraduate domestic students carrying 12 or more credit hours are automatically enrolled in the school-sponsored Student Health Insurance Plan. The premium for coverage is included in the student’s tuition bill unless proof of comparable coverage is provided. The student must complete the online waiver process by the waiver deadline.

   ✓ All international students with a current passport and student visa temporarily located outside their home country who have not been granted permanent residency status while engaged in educational activities at the University are automatically enrolled in the school-sponsored Student Health Insurance Plan. The premium for coverage is included in the student’s tuition bill unless proof of comparable coverage is provided. The student must complete the online waiver process by the waiver deadline.

   Student Voluntary Insurance Coverage:

   ✓ Student-teaching undergraduates taking 9 or more credit hours and graduate students who are also taking 9 or more credit hours are eligible to enroll in the Student Health Insurance Plan on a voluntary basis. The student must complete the online enrollment process and pay the appropriate premium by the enrollment deadline.

2. ARE DEPENDENTS ELIGIBLE TO ENROLL IN THE STUDENT HEALTH INSURANCE PLAN?
Covered students may also enroll their eligible dependents (refer to definition of Dependent in the summary plan brochure) in the Student Health Insurance Plan. Dependents must be enrolled for the same coverage term for which the covered student enrolls. The online enrollment process for dependents must be completed and the appropriate premium paid by the enrollment deadline at www.studentinsurance.com.

3. HOW DO I WAIVE THE STUDENT HEALTH INSURANCE PLAN?
Students that are automatically enrolled in the Student Health Insurance Plan who are currently insured by a health insurance policy may waive out of the plan with proof of comparable coverage. The waiver form must be completed online by the waiver deadline in order not to have the premium charged to your tuition bill.
Failure to meet the waiver deadline will result in the student being responsible for the insurance premium. Approved submitted waivers are valid for the full academic year.

**Waiver Deadlines:**
- Annual: September 11, 2012
- Spring/Summer Semester: January 29, 2013 (applicable only to new, incoming students)

The waiver form must be completed online at www.studentinsurance.com. You will need your email address and student I.D. number.

Questions regarding waivers, please call (800) 222-6491.

4. **HOW DO I KNOW MY WAIVER WAS RECEIVED AND APPROVED?**
You will first receive a confirmation email from the claims administrator, Maksin Management Corp, that your submitted waiver was received. Secondly, you will receive an email advising whether your waiver was approved or denied. If your waiver submission was denied, follow the instructions on the email.

5. **WHAT IS THE PROCEDURE IF I WAIVE THE STUDENT HEALTH INSURANCE PLAN AND LATER NEED TO ENROLL IN THE PLAN?**
A student that initially waived coverage under the plan but subsequently experiences ineligibility under another coverage, may elect to enroll for coverage under the Policy within 31 days of the date of ineligibility under the other coverage. Proof is required at the time of enrollment. Premium is not pro-rated.

For qualifying events enrollment, please contact the claims administrator, Maksin Management Corp, at (877) 775-5430.

6. **HOW DO I VOLUNTARILY ENROLL MYSELF AND/OR ELIGIBLE DEPENDENTS IN THE STUDENT HEALTH INSURANCE PLAN?**
The online enrollment process must be completed and the appropriate premium paid by the enrollment deadline. No enrollment will be accepted after the enrollment deadline.

**Enrollment Deadlines:**
- Annual: October 3, 2012
- Spring/Summer Semester: February 20, 2013

The enrollment form must be completed online at www.studentinsurance.com. You will need your email address and student I.D. number.

7. **WHAT IS THE PROCEDURE IF I NEED TO ENROLL MY ELIGIBLE DEPENDENTS AFTER THE ENROLLMENT DEADLINE?**
The only exceptions are the following qualifying events: adding a new spouse or dependent child within 31 days of marriage, birth or adoption. Proof is required at time of enrollment. Premium is not pro-rated.

For qualifying events enrollment, please contact the claims administrator, Maksin Management Corp, at (877) 775-5430.

8. **WHAT IS COVERED UNDER THE STUDENT HEALTH INSURANCE PLAN?**
You may view/print the 2012-2013 summary plan brochure at www.studentinsurance.com. Please take the time to thoroughly familiarize yourself with eligibility requirements and the plan provisions, exclusions and limitations in the brochure.

9. UNDER THE STUDENT HEALTH INSURANCE PLAN CAN I GO TO ANY DOCTOR?
Covered persons may choose to be treated within or outside of the Devon Health preferred provider organization (PPO) network. This network consists of doctors, hospitals and other health care providers organized into a network for the purpose of delivering health care at a negotiated rate. Therefore, when a covered person uses a Devon Health network participating provider, his or her fee may be reduced. A listing of Devon participating providers is available on the Devon website link accessible at www.studentinsurance.com. Covered persons additionally have access to the nationwide First Health network. A listing of First Health participating providers is available on the First Health website link accessible at www.studentinsurance.com.

10. WILL COVERED PERSONS RECEIVE I.D. CARDS?
Covered Persons will receive a permanent identification card along with a summary plan brochure. If you need to access services prior to receiving your I.D. card, you may print an I.D. card that can be found at www.studentinsurance.com.

11. DO CLAIM FORMS NEED TO BE FILED?
Claim forms can be accepted directly from providers if the form includes the name of the covered person, covered student’s school name, identification number, date of service, diagnosis, treatment procedure and billed charges. Proof of loss must be furnished within 90 days after date of such loss.

You may receive an Explanation of Benefits (EOB) from the claims administrator, Maksin Management Corp, requesting that you submit a “company” claim form. This type of claim request is typically associated with an Injury and asks for Injury/Accident details. You may submit an online claim form that can be accessed at www.studentinsurance.com.

12. WHO DO I CONTACT FOR BENEFIT AND CLAIMS INQUIRIES?
You may contact the claims administrator, Maksin Management Corp, toll-free at (877) 775-5430. You may also contact them via email at monmouth@chartisinsurance.com.

CLAIMS ADMINISTRATOR
Maksin Management Corp
P.O. Box 2647
Camden, NJ 08101-2647

13. HOW DO I ACCESS ONLINE TOOLS?
You may access online services at www.studentinsurance.com. For initial access, you must first create your secure account. You will need your email address and student I.D. number. After initial successful registration, you can access online services by logging into your secure account.

You may view eligibility status, claims status, waiver status and much more from your secure account.