

MEGA LIFE AND HEALTH INSURANCE

COVERAGE

The policy provides benefits for injury and sickness. Benefits will be paid for 100% of covered Medical Expenses incurred at the Student Health Center. If you go to a clinic or hospital other than the Health Center, the coverage will be as follows:

The company will then pay 80% of the Usual and Customary Charges after you have paid a \$50.00 deductible. The \$50 deductible is for each illness and injury. After the Company has paid \$2,500, payment will be increased to 100% of covered medical expenses up to the \$200,000.

DEFINITIONS

Deductible - Amount of money that must be paid by the student before the insurance company will pay any bills.

Covered Service - Procedures paid by insurance.

Non-covered Service - Procedures not paid by insurance.

Pre-existing Condition - Any medical condition that is on-going 6 months prior to signing up for the insurance.

Usual and Customary Charges - An average of similar costs/charges within the area.

In Network - Any clinic or hospital which contracts with a network which in turn contracts with the insurance company and gives a discount when used.