

Student Insurance Benefits

ELIGIBILITY

All eligible students of Northwest Shoals Community College are covered for the activities while under the care and direction of the school with the exception of Dual Enrollment/Dual Credit.

POLICY EFFECTIVE DATE

The Policy is effective from semester to semester.

MEDICAL EXPENSE BENEFITS

If the Insured Student incurs eligible expenses as the result of a covered injury the Company will pay the charges incurred for such expense within the benefit period, beginning on the date of the accident. Payment will be made for eligible expenses not to exceed the maximum medical benefit. The first such expense must be incurred within 60 days after the date of the accident. "Eligible Expense" means charges for the following treatments and services that are incurred and include but are not limited to the following as the result of a covered injury, not to exceed the usual and customary charges in the area where provided, including:

1. Medical and surgical care by a physician;
2. Hospital care and service in semi-private accommodations, or as an outpatient;
3. Radiology/Imaging (X-rays, Lab Tests);
4. Prescription drugs and medicines;
5. Dental treatment of sound natural teeth, not to exceed the Maximum Medical Benefit stated in the Policy Schedule as the result of one accident;
6. Rehabilitation services (Physical, Occupational and Speech Therapy);
7. Hospital care and service in semi-private accommodations, or as an outpatient;
8. Durable Medical Equipment including Prosthetics;
9. Orthopedic appliances necessary to promote healing.

CLAIM PROCEDURE

In the event of an accident, the student should:

1. Report immediately to the nearest doctor or hospital.
2. A completed claim form is required for each accident in order to process the claim. Secure a claim form from the cashier's office or online at www.studentplanscenter.com. Complete and sign the claim form, attach all medical and hospital bills and mail to the Plan Underwriter.

For a detailed brochure on the NWSCC Student Insurance Policy, please contact the NWSCC Cashiers' Office at 256.331.5226 (Shoals Campus) or 256.331.6382 (Phil Campbell Campus).