

# 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 August 16, 2018 to August 16, 2019.

## MEDICAL EXPENSE BENEFITS

If the Insured Student incurs eligible expenses as the result of a covered injury, directly and independently of all other causes, the Company will pay the charges incurred for such expense within 52 weeks, beginning on the date of accident. Payment will be made for eligible expenses not to exceed \$10,000. The first such expense must be incurred within 60 days after the date of the accident. "Eligible Expense" means charges for the following necessary treatment and service, not to exceed the usual and customary charges in the area where provided, including:

1. Medical and surgical care by a physician;
2. Radiology (X-rays);
3. Prescription drugs and medicines;
4. Dental treatment of sound natural teeth;
5. Hospital care and service in semi-private accommodations, or as an outpatient;
6. Ambulance service from the scene of the accident to the nearest hospital;
7. 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](http://www.studentplanscenter.com). Complete and sign the claim form, attach all medical and hospital bills and mail to the Plan Underwriter below.

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