

2009-2010

**NORTH CAROLINA
COMMUNITY AND TECHNICAL
COLLEGES**



STUDENT ACCIDENT INSURANCE

WHO IS INSURED

Based on the Plan Selected, coverage is provided to the School for all registered students for the term or terms stated in the Policy. The Policy covers the Insured only for an Injury sustained while:

- ◆ Participating in or attending any Regularly Scheduled Activity of the School. The activity must be supervised by a person authorized by the School.
- ◆ Traveling directly (uninterruptedly) to and from a Regularly Scheduled Activity with other members as a group. The travel must be supervised by a person authorized by the School.
- ◆ Traveling directly (uninterruptedly) to and from the Insured's Residence and the meeting place for the purpose of participating in the Regularly Scheduled Activity.

PLAN OPTIONS

(Selected and paid for by the Policyholder.)

- STUDENT ONLY (Full Excess Coverage) – no coverage available for Intercollegiate Sports. Includes coverage for Intramural Sports.
- STUDENT ONLY (Primary Coverage) – no coverage available for Intercollegiate Sports or Intramural Sports.
- STUDENTS & ATHLETES (Full Excess Coverage) – coverage available for select Intercollegiate Sports. Sports Included: baseball, basketball, bowling, cheerleading, cross country, dance, golf, rifle, softball, tennis, track and volleyball. Coverage not available for tackle football.

BENEFITS FOR HOSPITAL AND PROFESSIONAL SERVICE

If an Injury requires a Physicians or Hospital treatment within 60 days after the date of Injury, We will pay the Reasonable Expenses in excess of the Deductible and any Copayments for Necessary Treatment within one year from the date of Injury. Benefits will be paid up to a maximum of **\$15,000** for any one Injury.

Refer to the Policy (form GACC-300-P (01/06)NC) for Coverage and Limitations:

- a) For hospital room and board, benefits will not exceed the Reasonable Expenses up to the semi-private room rate;
- b) For physician's outpatient treatment in connection with physical therapy and/or spinal manipulation, benefits will not exceed the Reasonable Expenses.
- c) For dental treatment, benefits will not exceed the Reasonable Expenses for the treatment, repair or replacement of injured natural teeth. Treatment must be received within 60 days of Injury.
- d) For replacement of eyeglasses, hearing aids, contact lenses, if medical treatment is also received for the covered injury, benefits will not exceed the Reasonable Expenses.

Accident Coverage and Limitations under the above referenced policy will include the following:

Needle Sticks - If a covered insured accidentally sticks his or herself with a needle in the course of training that is under the direct supervision of the school, it will be considered an accidental injury and will be covered under the Policy. Sickness, except for a bacterial infection that results in death, resulting from the needle stick is not covered under the Policy.

EXCESS INSURANCE

Benefits will be paid only for such expense that is not recoverable from any Other Plan. We will determine the Amount of benefits provided by Other Plans without reference to any Coordination of Benefits, non-duplication of benefits, or similar provisions. The Amount from Other Plans includes any amount, to which the Insured is entitled, whether or not a claim is made for the benefits. The Student Accident plan is secondary to all other policies.

This provision will not apply if (1) the total Reasonable Expenses incurred for Hospital and Professional Services are less than the amount stated in the Schedule of Benefits under Excess Coverage Applicability; and (2) coverage is purchased by the Insured and premium is non-contributory and 100 percent of the participants are covered.

DEATH, DISMEMBERMENT, AND LOSS OF SIGHT

When a covered Injury results in any of the Losses to the Insured which are stated in the Schedule of Benefits for Death, Dismemberment, and Loss of Sight, then We will pay the benefit stated in the schedule for that Loss. The Loss must be sustained within 365 days after the date of the Accident. Coverage under this section will not be excluded because Loss is due to bacterial infection resulting from the Injury.

The maximum benefit payable under this provision is stated in the **Schedule of Benefits under Maximums and Benefit**

Period:

Loss of Life	\$20,000
Loss of Both Hands or Both Feet, or the Sight of Both Eyes	\$20,000
Loss of One Hand and One Foot	\$20,000
One Hand and the Sight of One Eye	\$20,000
Loss of One Foot and the Sight of One Eye	\$20,000

Half of the maximum benefit will be paid for the Loss of one Hand, one Foot or the Sight of one eye.

Loss of Hand or foot means the actual permanent severance of the hand or foot at or above the wrist or ankle. Loss of Sight means irrecoverable loss of sight. These Losses will be considered total and irrecoverable if such loss cannot be restored or corrected by medical or surgical treatment.

If the insured suffers more than one of the losses as a result of the same Accident the total amounts We will pay is the maximum benefit.

Benefits paid under this provision will be paid in addition to any other benefits provided by the Policy.

DEFINITIONS

We, Us, Our, Madison National Life, and Company are used in the Policy to refer to the Madison National Life Insurance Company, Inc.

Accident means a sudden, unexpected and unforeseen, identifiable event producing objective symptoms of an Injury with 72 hours of the Injury. The Accident must occur while the Insured is covered under the Policy.

Hospital means a place that meets all of the following requirements: 1) Has an organized medical staff; 2) It must provide on the premises for major operative surgery or have access to surgical facilities by contract. This does not apply to any state tax supported institution or one that is primarily of a rehabilitative nature, if such rehabilitation is specifically for treatment of physical disability and alcoholism and drug or chemical dependency; 3) Provides continuous services of Physicians and registered nurses, whenever a patient is in the facility. Hospital also means a psychiatric hospital as defined by Medicare. It must be eligible to receive payments under Medicare. A Hospital is mainly not a place for rest, a place for the aged or a nursing home.

Injury means bodily injury caused by an Accident. The Injury must occur while the Policy is in force and while the Insured is covered under the Policy. The Injury must be sustained as stated on the face page of the Policy, except where specifically stated otherwise in the Policy.

Insured means any person, attending a School, for whom insurance is in force under the Policy. A person's insurance takes effect and terminates as stated in the Policy Effective Date and Policy Termination of Insurance provision.

Necessary Treatment means medical and dental treatment which is: 1) Consistent with "approved and generally accepted medical, surgical or dental practice" for the covered Injury of the Insured, as determined by Us; 2) Accepted as safe, effective and reliable by a medical specialty or board recognized by the American Board of Medical Specialties; and 3) Not Experimental or Investigational Treatment, as determined by Us.

Determination of "approved and generally accepted medical, surgical or dental practice" in 1. above is Our prerogative. We may consult with appropriate authoritative medical, surgical or dental practitioners.

The fact that a Physician may prescribe, order, recommend or approve a service or supply does not, of itself, make the service or supply a Necessary Treatment.

If services do not meet the criteria above or are not consistent with professionally recognized standards of care with respect to quality, frequency or duration, such services will not be deemed Necessary Treatment.

Physical Therapy means any form of physical therapy, whether by machine or hand, by use of exercise, manipulation, massage, adjustment, heat or cold, air, light, water, electricity or sound.

Physician means a currently licensed practitioner of the healing arts performing within the scope of a license which is issued under the laws of the state of practice. It does not include the Insured or his/her Immediate Family.

Preexisting Condition means conditions for which medical advice, diagnosis, care, or treatment was received or recommended from a Physician within a 6 month period preceding the Policy Effective Date of the Insured's coverage.

Reasonable Expense means the usual, reasonable and customary fee or charge for the services rendered and the supplies furnished in the area where and at the time such services are rendered or supplies furnished, as determined by Us. Such services and supplies must be recommended and approved by a Physician.

Regularly Scheduled Activity means the following School functions which are organized and scheduled solely by the School on or off School premises:

1. An activity which is under sole direct supervision of qualified School authorities; and
2. School sponsored and supervised travel to and from such an activity.

EXCLUSIONS

No Benefits are payable for Hospital and Professional Services for the following:

- ◆ Injuries which are not caused by an Accident.
- ◆ Treatment for hernia, regardless of cause, Osgood Schlatter's disease, or osteochondritis.
- ◆ Injury sustained as a result of operating, riding in or upon, or alighting from a two-, three-, or four-wheeled recreational motor vehicle or snowmobile.
- ◆ Preexisting Condition for which medical advice or treatment was recommended by a Physician or received from a Physician within a 6 month period preceding the Policy Effective Date.
- ◆ Injury sustained as a result of practice or play in interscholastic tackle football and/or sports, unless the premium required under the Football and/or Sports Coverage provision has been paid.
- ◆ Any expense for which benefits are payable under a Catastrophic Accident Insurance Program of the State Interscholastic Activities Association.
- ◆ Treatment performed by a member of the Insured's Immediate Family or by a person retained by the School.
- ◆ Injury caused by war or acts of war; suicide or intentionally self-inflicted Injury, while sane or insane; violating or attempting to violate the law; the taking part in any illegal occupation; fighting or brawling except in self defense;
- ◆ Services or supplies for the treatment of an Occupational Injury or Sickness which are paid under the North Carolina Workers' Compensation Act only to the extent such services or supplies are the liability of the employee, employer or workers' compensation insurance carrier according to a final adjudication under the North Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act.
- ◆ Expense incurred for treatment of temporomandibular joint dysfunction and associated myofascial pain.

NOTICE OF CLAIM

Written notice of claim must be given within 20 days, or as soon as is reasonably possible after a covered loss occurs or begins. The notice must be given to US, the Claim Office listed below, or to any authorized agent. Written proof of loss must be given within 180 days after the date of Injury. The notice should include the Insured's name and policy number.

In the event of an Accident, students should:

1. Secure treatment at their college infirmary or the nearest medical facility of their choice.
2. They may have to make payment of any bills. They should obtain a receipt and itemized copy of charges from the provider of medical services and send copies of their itemized bills, copies of their primary insurance explanation of benefits (if applicable) and completed student accident claim form (available on campus at your Registrar's office) to the Claim Office:

Health Special Risk, Inc.
HSR Plaza II
4100 Medical Parkway
Carrollton, TX 75007
Phone: (972) 492-6474 FAX (972) 492-4946
Toll Free: (800) 328-1114

UNDERWRITTEN BY:



AGENT

The Young Group, Inc.
256 W. Millbrook Road
Raleigh, NC 27609
(919) 846-9798 or (800)326-3284
doug@theyounggroupinc.com

Underwritten by Madison National Life Insurance Company, Inc., a Wisconsin insurance company. Madison National is a Member of the IHC Group. The IHC Group is an insurance organization composed of Independence Holding Company (NYSE: IHC) and its operating subsidiaries. The IHC Group has been providing life, health and stop-loss insurance solutions for over 25 years. For information on Independence Holding Company and the IHC Group, visit HYPERLINK "http://www.ihcgroup.com" www.ihcgroup.com.

This brochure is intended as a brief description of coverage offered. This is not a Certificate of Coverage A full explanation of benefits, exceptions and limitations is contained in the insurance policy, form number GACC-300-P(01/06)NC. If there is any conflict between this brochure and the Policy, the Policy will prevail. An application and correct premium must be received by the Agent for coverage to be effective.