The benefits that may be provided under this policy are subject to the terms and conditions specified in the policy.

Exclusions:

1. Preventive services, vaccines or vaccines of any kind except as specifically excluded under the policy. The policy does not cover loss without a claim.
2. Loss incurred as the result of riding as a passenger or operator in any motor vehicle.
3. Loss resulting from playing, practicing, traveling to or from, or participating in, any intercollegiate or professional sports.
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The claims administrator for this policy is:

National Guardian Life Insurance Company
1-800-756-3702
www.guardianlife.com/providers

Underwritten by National Guardian Life Insurance Company

Claims Administrator:
Commercial Travelers Mutual Insurance Company
70 geneese street
Utica, ny 13502
1-800-756-3702

For a copy of the Company’s Privacy Notice, you may go to:

www.commercialtravelers.com/privacy.html

From the date of injury or sickness to the Claims Administrator at:

Commercial Travelers Mutual Insurance Company
70 Genesee St. • Utica, NY 13502
300-254-2139 • www.guardianlife.com/providers

Students Insurance

Lawrenceville and Princeton, NJ

2014-2015

Policy numbers:
Lawrenceville Campus: 2014G3A68
Westminster Campus: 2014G3A58

Underwritten by National Guardian Life Insurance Company as policy form # NBH-280 (2013) NJ

National Guardian Life Insurance Company is not affiliated with Commercial Travelers Mutual Insurance Company or Guardian Life Insurance Company of America aka The Guardian or Guardian Life Insurance Company

14-GJ3A58(b).BR)
Dear Student and Parent:

Rider University requires that all full-time students be covered by health insurance, in order to help students comply with this requirement, the University has arranged for the Student Health Insurance Plan outlined in this summary to be available for the student. The plan is underwritten by National Guardian Life Insurance Company, and the local representative is T.L. Groseclose Associates, Inc. (Students and parents should check their personal coverage. Some insurance companies terminate coverage on the last day of the calendar year in which the dependent reaches age 26.)

As part of the registration process and billings in July, students will be charged for a full twelve months of medical coverage described in this brochure. The entire amount for the Annual Term, $1,512, is due in August. Students entering Rider in January will be charged $750. This insurance will remain in effect even if the student discontinues enrollment in Rider.

To waive the Rider Insurance, log into MyRider and enter your valid insurance information. Must enter your valid insurance information. To waive the Rider Insurance, log into MyRider and enter your valid insurance information. Insurance will remain in effect even if the student discontinues enrollment in Rider.

If the student fails to waive the insurance by the specified date, the student will be automatically enrolled in the Plan and billed for the fee. If the student does not waive this insurance or if the student does not wish to be charged for the health insurance, it is their responsibility to contact T.L. Groseclose Associates, Inc. (Students and parents should check their personal coverage. Some insurance companies terminate coverage on the last day of the calendar year in which the dependent reaches age 26.)

The Student Health Insurance Plan includes coverage for Essential Health Benefits in the following general categories and the items and services covered within the categories: Ambulatory, patient services; Emergency services; Hospitalization; Maternity and newborn care; Mental health and addiction services, including behavioral health treatment; Preventive and wellness services and chronic disease management; and Pediatric services, including oral care and vision care. The Benefit Period Policy Year will remain in effect even if the student discontinues enrollment in Rider.

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IS PARTICIPATING IN THE 2014–2015
STUDENT MEDICAL INSURANCE PLAN FOR RIDER UNIVERSITY Students
Policy: Lawrenceville Campus: 201443GSA
Westminster Campus: 201443GSA

Benefits for All:
- Ambulance Services: The Coinsurance Amount shown above
- Ambulatory Surgery: The Coinsurance Amount shown above
- Anesthesia: The Coinsurance Amount shown above
- Anesthesia Assistant: The Coinsurance Amount shown above
- Assistant Surgeon: The Coinsurance Amount shown above
- Assisted Birth: The Coinsurance Amount shown above
- Assisted Delivery: The Coinsurance Amount shown above
- Auxiliary Services: The Coinsurance Amount shown above
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Effective and Termination Dates:
Coverage is in effect by 2/1/2014 or the date of premium payment, whichever is later, until 8/30/2015. For students enrolled only during the Spring Semester, coverage will be effective from 2/12/10 or the date the premium payment is received, whichever is later, until 8/30/2015. Coverage under the Plan expires at 12:01 A.M. 8/20/15.

Your Rider Health Insurance Plan includes coverage for Essential Health Benefits in the following general categories and the items and services covered within the categories: Ambulatory, patient services; Emergency services; Hospitalization; Maternity and newborn care; Mental health and addiction services, including behavioral health treatment; Preventive and wellness services and chronic disease management; and Pediatric services, including oral care and vision care. The Benefit Period Policy Year will remain in effect even if the student discontinues enrollment in Rider.

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