

Student Accident and Sickness Insurance Program

(logo)

Designed for the
Students of

SIMMONS COLLEGE

2003-2004

Nationwide Life Insurance Company

Policy Number: 302-015-2001

Effective August 15, 2003 to August 14, 2004

IMPORTANT NOTICE

This brochure provides a brief description of the important features of the Policy. It is not a Policy. Terms and conditions of the coverage are set forth in the Policy. We will notify Covered Persons of all material changes to the Policy. Please keep this material with your important papers.

NONDISCRIMINATORY

Health care services and any other benefits to which a Covered Person is entitled are provided on a nondiscriminatory basis, including benefits mandated by state and federal law.

HEALTH CARE SERVICES FOR STUDENTS AT SIMMONS COLLEGE

HOW CAN I OBTAIN MEDICAL CARE WHILE I AM A STUDENT AT SIMMONS COLLEGE?

The Simmons Health Center is available for primary care medical services for all Simmons students. The Health Center is affiliated with Beth Israel Deaconess Medical Center, a major teaching hospital of Harvard Medical School.

Location 94 Pilgrim Road, on the
Simmons Residence

Campus

Telephone (617) 521-1002

Fax (617) 521-3467

Hours

(Undergraduate
Academic Year)

Monday–

Thursday

9:00am–8:00pm

Friday

9:00am-5:00pm

Saturday, Sunday,

Holidays

12:00pm – 4:00pm

Hours

(Summer/

Intercession)
Monday–Friday
(at Wentworth
Institute of
Tech.
(617) 989-4070
9:00am – 3:00pm

After-hours **Nurse practitioner or doctor-on-call for
urgent medical issues. Contact
Simmons Public Safety (617) 521-1112.**

Physician Staff All Health Center Doctors are board-certified
in internal medicine and have appointments
at Beth Israel Deaconess Medical Center
and Harvard Medical School.

DO I HAVE TO PAY FOR SERVICES AT THE SIMMONS HEALTH CENTER?

All students who have paid the Student Health Center Fee have
coverage for unlimited office visits at the Simmons Health Center and
for some laboratory tests ordered there. Some laboratory tests and xrays
are not covered by the Student Health Center Fee, and students
use either their health insurance to pay for those tests or pay out-of-pocket.
For Graduates and Dix Scholars living off campus, the
Student Accident & Sickness Insurance Program offered by University
Health Plans and described in this brochure covers office visits at the
Simmons Health Center for Sickness and Injury at 100%. The
Simmons-sponsored insurance policy also covers most laboratory
tests ordered at the Simmons Health Center at 80%.

HOW DOES THE STUDENT HEALTH CENTER FEE DIFFER FROM HEALTH INSURANCE?

The Student Health Center Fee covers the cost of most services at the
Simmons College Health Center. The fee is paid each semester.

The Student Health Center Fee is **mandatory** for:

- Undergraduates
- Graduate students living on-campus
- Dix Scholars living on-campus

The Student Health Center Fee is **optional** for:

- Graduate students living off-campus
- Dix Scholars living off-campus

All full time and 3/4 time students attending colleges and universities in
Massachusetts must be covered by “health insurance” that meets
standards defined by the Commonwealth of Massachusetts. Health
insurance covers the cost of medical services provided off-campus.
Students typically either have private insurance or they purchase
health insurance from a college-sponsored student health insurance
plan. Simmons College offers student health insurance through
Nationwide Life Insurance Company. In addition to the Student Health
Center Fee, this brochure contains detailed information about the
Simmons-sponsored insurance policy.

HOW CAN I KEEP OUT-OF-POCKET MEDICAL EXPENSES TO A MINIMUM?

When You are ill, You will minimize Your out-of-pocket expenses if
You use the Simmons Health Center for primary care and for
assistance with referrals elsewhere. As a Simmons student insured
by the Simmons College Student Accident & Sickness Insurance
Program, You will not be charged for office visits at the Health Center
if they are for Sickness or Injury. If You obtain medical care offcampus,
Your health insurance may not cover some or all of the
charges, and You or Your family may incur some otherwise avoidable expenses.