2023-24 Certificate and Summary of Benefits for the Students of:  Furman University

This Plan* is a SUPPLEMENTAL PLAN designed to be excess of any other Sickness benefits available. Note: accident benefits are provided under a separate plan. A full description of the Plan benefits, terms and conditions, exclusions, and claim reporting forms may be found online at www.eiia.org. Click on “For Students” and search for your institution. Please bring a copy of this document to your medical provider when seeking treatment.

CLAIM FILING INSTRUCTIONS: Please be sure to include the Plan Number, Student’s name and ID# on all correspondence. Submit all itemized bills along with the Explanation of Benefits from the primary insurance carrier to:

NAHGA Inc, PO Box 189, Bridgton, ME 04009
Phone: 877.497.4980 / Fax: 207.647.4569
e-mail: eiia@nahga.com

CLAIM FILING DEADLINE: All Medical Expenses must be filed within 6 months from the date of service

<table>
<thead>
<tr>
<th>PLAN NUMBER:</th>
<th>SFP23- Furman</th>
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<tbody>
<tr>
<td>ELIGIBILITY CLASSIFICATION:</td>
<td>All Full-Time Undergraduate Students</td>
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<tr>
<td>COVERAGE PERIOD:</td>
<td>8/1/2023 - 7/31/2024</td>
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<tr>
<td>MAXIMUM SICKNESS LIMIT:</td>
<td>$5,000 Per Sickness Subject to Coverage Period Maximum below</td>
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<tr>
<td>COVERAGE PERIOD MAXIMUM:</td>
<td>$10,000</td>
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Inpatient Hospitalization:
- Requires a Hospital Confinement for 18 hours or more.
- Includes Hospital Confinement Charges, treatment from a surgeon, anesthesiologist, Physician, nurse, radiologist and pathologist.

Subject to Maximum Sickness Limit
- Room & Board Limit: Semi-private rate
- Deductible: $0
- Student Responsibility: 0% of the first $1,000, 20% thereafter.

Blanket Outpatient Sickness Services rendered through the Earle Student Health Center only:
- Includes treatment from a Physician, diagnostic lab, x-ray, prescriptions, and services and supplies. Included are Mental Health and Substance Abuse services through the Earle Student Health Center (ESHC).

$250 Per Sickness
- Deductible: $0
- Student Responsibility: 0%
- 50% for contraceptives

Outpatient Mental Health & Substance Abuse services when referred by the University outside of the Earle Student Health Center only:
- Includes treatment from outpatient hospital or urgent care, Physician, diagnostic lab and prescriptions.

$1,000 Per Sickness
- Deductible: $0
- Student Responsibility: 0%

TR Family Practice – Saturday Urgent Care Services:
- Saturday services only! Includes all services rendered at the time of Urgent Care

$250
- Deductible: $0
- Student Responsibility: 0%

Furman Sports Medicine:

Wellness/Preventative Care Services*:
- Only services rendered through Earle Student Health Center! All services must go through your primary insurance. Students who do not follow the rules of their Primary Carrier’s HMO/PPO provider will be penalized by 50%. Wellness/Preventative services are covered at 100% by your primary insurance carrier. Please make sure that services be rendered through Earle Student Health Center/Prisma are covered by your primary carrier or covered services will only be paid at 50%. It is not the responsibility of Earle Student Health Center/Prisma to verify coverage through your primary insurance.

$500 Per Condition
- Deductible: $0
- Student Responsibility: 0% / 50% if you do not follow your primary carrier’s HMO/PPO rules

$500 Maximum per year for all wellness services

All benefits combined may not exceed the Maximum Sickness Limit. There is no guarantee of benefits. Terms that are defined in the Full Plan Document are capitalized in this Summary.

*Wellness/Preventative Care Services: Including by not limited to: annual physicals, GYN exams, routine screenings and immunizations. Please see www.healthcare.gov/preventive-care-benefits/ for complete details of the services provided for specific age and risk groups.

This summary is not intended to take the place of the benefits described in the Policy. Please refer to the Full Plan Document for a complete description of Benefits, Limitations and Exclusions.