

SERVICING AGENT
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ADMINISTERED BY



First Agency, Inc.
5071 West H Avenue
Kalamazoo, MI 49009
Phone (269) 381-6630
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www.1stagency.com

UNDERWRITTEN BY

G • T • L
Guarantee Trust Life Insurance Company
1275 Milwaukee Avenue
Glenview, IL 60025



HILLSDALE COLLEGE

33 East College Street, Hillsdale, MI 49242

**STUDENT
ACCIDENT AND SICKNESS
INSURANCE PLAN**

2011-2012

POLICY # 214-125-318-P



WHO IS FIRST AGENCY, INC.?

We are a leader in the specialty market of group student blanket accident and sickness insurance. Since 1959 we have been designing, marketing and administering customized accident and sickness insurance plans to public and private colleges, universities, and technical schools. Accident and Sickness Insurance is an important component of your ability to continue your education. A serious injury or illness could interrupt your education plans by diverting necessary funds for educational expenses to medical expenses. Our student insurance plans are designed to provide an excellent level of insurance protection, at a cost that is affordable to students and their parents.

WHO IS ELIGIBLE TO ENROLL?

All students physically attending Hillsdale College (on campus) are eligible and may enroll in the plan on a voluntary basis. The spouse and all dependent children of the insured student are also eligible to enroll. Online students or distance learning students are not eligible to enroll in this plan.

WHEN CAN I ENROLL?

Students can enroll in the plan any time prior to the coverage period effective date. Enrollment periods end on the enrollment period deadline date. Refer to our website: www.1stagency.com/college.htm for enrollment periods, effective and termination dates of coverage, and plan costs. An Enrollment Form is attached for your convenience.

HOW DO I ENROLL?

Option 1 - Complete the attached Enrollment Form and return it with a check or money order made payable to:

First Agency, Inc.
5071 West H Avenue
Kalamazoo, MI 49009-8501

Option 2 - Using a credit card or debit card, complete the Enrollment Form online at www.1stagency.com/college.htm. The online form is available under "Hillsdale College".

WHERE CAN I OBTAIN MORE INFORMATION ABOUT THE PLAN?

Students may view or print a detailed brochure from our website www.1stagency.com/college.htm. Search and select the school name. Students may also call us with any questions at (800) 243-6298.

WHAT IS THE COST OF THE PLAN?

Annual Premium	08-15-2011 to 08-15-2012
Student Only - Under Age 30	\$668.00
Each Dependent	\$1,336.00
Student Only - Age 30 and Over	\$949.00
Each Dependent	\$1,898.00

Optional Major Medical Coverage \$250.00 per Person

Additional premium information for spring or summer enrollment can be viewed on the enclosed Enrollment Form or by visiting the website: www.1stagency.com/college.htm.

BENEFITS SUMMARY

Basic Maximum Benefit	Up to \$50,000 for each covered Injury or Sickness Covers Inpatient and Outpatient Expenses
Major Medical Benefit - Option to purchase Additional Coverage	Up to \$100,000 Maximum Lifetime Benefit for each covered Injury or Sickness. Maximum includes Basic and Major Medical Plan Benefits - 100% of Reasonable & Customary Charges
Basic Deductible	Injury - \$100 Sickness -None
Co-insurance (plan pays)	Injury - 100% of Reasonable & Customary Charge Sickness - 80% or 100% of Reasonable and Customary Charge
Inpatient Hospital Room and Board	Injury - 100% of Reasonable & Customary Charge Sickness - Up to a Maximum Benefit of \$1,000 per day
Inpatient Hospital Miscellaneous	Injury -100% of Reasonable & Customary Charge Sickness - Up to a Maximum Benefit of \$4,000
Outpatient Doctor Visits	Injury - 100% of Reasonable & Customary Charge Sickness - Up to \$100 per visit
Emergency Room	Injury - 100% of Reasonable & Customary Charge Sickness - 80% of Reasonable and Customary up to a Maximum of \$500, after \$100 copay per visit (copay waived if admitted within 24 hours)
Outpatient Prescriptions	Maximum Benefit of up to \$500 for each Injury or Sickness

This pamphlet is for informational purposes only. It provides a partial or general description of plan benefits and programs, it is not a contract. The plan contains maximums, limitations, and exclusions for some medical services that may be important. We encourage reviewing the full brochure on our website www.1stagency.com/college.htm before deciding to purchase this coverage.

ADDITIONAL SERVICES OFFERED

Online Services: Students can make premium payments, order an ID card, complete a claim form, obtain plan summary, and view other products and services 24 hours a day by going to the First Agency, Inc. website: www.1stagency.com.

