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**PLAN DOCUMENT
FOR
2023-2024
STUDENT ADMINISTRATIVE HEALTH FEES
(SAHF)**

EFFECTIVE DATE: Aug 1, 2023

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THIS INSTRUMENT sets forth the Student Administrative Health Fees (hereinafter the SAHF) provided by Franklin & Marshall College (hereinafter the College or the *SAHF Sponsor*),

A. Establishment of SAHF.

IN WITNESS WHEREOF, Franklin & Marshall College has caused the SAHF to be executed by its duly-authorized representative.

		Franklin & Marshall College
	By:	
Date 9/11/23		Authorized Signature <i>Drew Stelljes</i>
Title VP for Student Affairs		Printed Name Drew Stelljes

Plan Name	Student Administrative Health Fees (SAHF).
Type of Plan	Student Administrative Health Fee – refer to CMS-9981-F (http://www.gpo.gov/fdsys/pkg/FR-2012-03-21/pdf/2012-

Benefits provided by the SAHF, as specified in this Section, are for *Covered Services and Supplies* provided to students based on their enrollment in the following components of the SAHF.

Student Health Services Fee

Except as specifically provided in [Section IV, Eligibility](#), all students enrolled at the College are automatically enrolled in and charged for the Student Health Service Fee that is included in the College fees paid by students. This fee provides 100 percent coverage (i.e., there will be no charge to students an

The cost for counseling visits, after a student has received the maximum counseling benefits provided by the Student Health Service Fee, will be charged by LG Health/Penn Medicine and the student will be responsible for these costs. This liability is reduced by any reimbursements provided by a student’s personal health insurance (including SHIP benefits). Refer to the preceding Subsection for requests for insurance not to be billed and provisions for the SAHF to provide benefits without cost to the student.

Students may be referred to a Lancaster area (or student’s home area) psychologist, psychiatrist, or other licensed behavioral health counselor prior to receiving the maximum allowed benefits under the SAHF, due to a determination by the counseling staff at the Student Wellness Center that the student has counseling needs that would be better served by a counselor and/or the student has counseling needs that are likely to require long-term counseling services, better served by making a transition to an external counselor after having received counseling at the Student Wellness Center before the sixth visit.

If the student is not referred to a community counselor, after the sixth visit for counseling services, students covered by the SHIP will receive benefits at the Student Wellness Center for counseling on the same basis as any other in-network provider for the SHIP.

Explanation of Benefits

The SAHF does not provide Explanation of Benefit forms for students enrolled in the SAHF for *Covered Services and Supplies*.

Permissible Incongruity of Benefits, Services, or Supplies

Variability to benefits, services, or supplies may occur under the SAHF. For example, staffing at the Student Wellness Center may be increased during peak demand periods.

Providing a benefit, services, or supply to a *SAHF Covered Student* does not obligate the *SAHF Sponsor* to:

- ” continue providing the same benefits, services, or supplies while the student is enrolled at the College;
- ” provide access to comparable services to other *SAHF Covered Students*; or
- ” provide compensation in excess of the SAHF rate.

Refer to the website for the Student Wellness Center for confidentiality policies applicable to services provided under the SAHF.

Delegation by the SAHF Administrator

The *SAHF Administrator* may employ the services of such persons or organizations as necessary or desirable in connection with the administration of claims, benefits, services, or supplies, or other operations of the SAHF.

The *SAHF Administrator* will also have the power and duty to retain the services of one or more health care professionals, for the purpose of reviewing benefit claims, services, or supplies that are under Appeal for reasons based on medical judgment, such as *Medical Necessity* or *Experimental or Investigational* treatments.

The *SAHF Administrator* (and any person to whom any duty or power in connection with the operation of the SAHF is delegated) may rely upon all tables, valuations, certificates, reports, and opinions furnished by any duly-appointed actuary, accountant, consultant, third-party administration service, legal counsel, or other specialist, and the *SAHF Administrator* or suc

When a *SAHF Covered Student* requests and/or seek benefits, services, or supplies under the SAHF, the student must furnish all the information required to implement plan provisions.

Waiver and Estoppel

Any complaint or concern for services provided at the Student Wellness Center should first be addressed with the director of the Student Wellness Center. Similarly, any complaint or concern for SHIP benefits or coverage or request for review of a claim should be addressed with the servicing broker listed at the Student Health Program website.

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The following terms define specific wording used in the SAHF.

Academic Year. The 10-month fiscal period beginning August 1, 2023, through May 31, 2024.

Copayment. A *Copayment* is the amount the *SAHF Covered Student* must pay before the SAHF will consider expenses for reimbursement under the SAHF Covered Services and Supplies.

Covered Services and Supplies/Covered Expenses(s): A health service or supply that is eligible for benefits when performed by a *Health Care Provider*. A *Covered Service or Supply* must be a medical expense charge that is specifically identified in the [Section V, SAHF Covered Services and Supplies](#) as being covered by the SAHF and not otherwise excluded by the SAHF.

Health Care Provider(s). A *Physician, Nurse Practitioner, Physician Assistant, or other health care professional* who is licensed or certified to practice in the state of West Virginia and who is employed by the College.

DEFINITIONS