

Blood & Body Fluid Exposure/Needle-Stick 2009-2010 INSURANCE COVERAGE

Annual Policy Effective Dates:

- **UNM Medical Doctorate Students:** 07/20/09 – 07/19/10
- **Other UNM Healthcare Students:** Please check with your specific health program for 2009-2010 effective dates.

Insurance coverage is mandatory for all UNM students who are at risk for body fluid and blood-borne pathogen exposure. Coverage is underwritten by National Union Fire Insurance Company of Pittsburgh, PA. Services are coordinated by Macori, Inc.

Benefits & Coverage:

- Coverage is for academic-related exposures only
- No referrals needed
- Covered in any geographic location in any medical facility
- No deductibles
- Maximum benefit payable: \$21,000 per exposure
- 100% reimbursement for:
 - Physician visits
 - Lab tests done on the student and the patient/donor involved in the exposure
 - Emergency room visits, if necessary
 - Medications necessary to treat exposure

Coordination of Benefits:

This provision allows the plan to coordinate payment of benefits with other medical policies under which the insured is covered so that the total benefits paid under all available policies will not exceed 100%. It is the intent that this plan be primary to any other medical insurance under which the insured is covered. The Non-Duplication of Benefits does not apply if you do not have any other medical insurance.

Cost for 2009-2010:

- \$30 per semester/per student for fall or spring/summer
- Coverage will start the 1st day of the semester and end the day before the 1st day of the next semester.

Information & Questions:

Inquiries about the plan and payment of claims: Call **Macori, Inc., at 1-800-285-8133**. Office hours are Monday through Friday from 8:00 am to 5:00 pm (Mountain time). **Website:** www.macori.com/unm (check eligibility/claims status)

UNM Student Health & Counseling (SHAC) Services: Log on to <http://shac.unm.edu/> or call **SHAC at 277-3136**. An insurance representative is available to meet with you individually to answer questions.

Testing and Treatment: For OHS or ER Consult, call (505) 272-2000; or the PALS line, 1-888-866-7257.

Filing Claims:

1. If the student is seen at Student Health & Counseling (SHAC), claims will be filed by SHAC.
2. The student is required to file all claims for services incurred outside SHAC. The student must submit a claim form (available at SHAC or from the address below) and a *UNM Notice of Incident* form (available in the student's dept or at SHAC, or online at http://www.unm.edu/~ubppm/ubppmanual/6150ex_d.htm). The student will fill in the necessary info, have the attending physician complete his/her portion of the forms, attach all medical & hospital bills, and mail to the address below:

Claims Office
Maksin Management Corp.
P.O. Box 2567, Spring, TX 77383-2567 Phone: 1-800-285-8133

Bills must be received within 90 days of service to be considered for payment.

Enrollment:

1. Each department will determine which students are at risk and submit a list of students requiring coverage to UNM Student Health & Counseling (SHAC). This list will be forwarded to Macori, Inc., for coverage under this plan.
2. The student's UNM account will be charged the premium for this plan as a "needlestick fee."
3. The student will be given the plan coverage details and an exposure explanation (yellow) card. These will be sent to the student's department administrator for distribution.