

SECTION 6 - STUDENT, MARITAL OR PARENTAL STATUS

The Title IX Regulation paragraph 86.40, establishes requirements for nondiscrimination on the basis of sex, in policies or practices relating to student marital or parental status:

86.40 Marital or Parental Status.

(a) Status, Generally.

"A recipient shall not apply any rule concerning a student's actual or potential parental, family or marital status which treats students differently on the basis of sex;

(b) Pregnancy and Related Conditions.

(1) A recipient shall not discriminate against any student nor exclude any student from its education program or activity, including any class or extracurricular activity, on the basis of such student's pregnancy, childbirth, false pregnancy, termination of pregnancy or recovery therefrom, unless the student request voluntarily to participate in a separate portion of the program or activity of the recipient;

(2) A recipient may require such a student to obtain the certification of a physician that the student is physically and emotionally able to continue participation in the normal education program or activity so long as such a certification is required of all students for other physical or emotional conditions requiring the condition of a physician;

(3) A recipient which operates a portion of its education program or activities separately for pregnant students admittance to which is completely voluntary on the part of the student as provided in Subparagraph 1 of this paragraph, shall insure that the instructional program and the

separate program is comparable to that offered to non-pregnant students;

(4) A recipient shall treat pregnancy, childbirth, false pregnancy, termination of pregnancy, recovery therefrom in the same manner and under the same policies as any other temporary disability with respect to any medical or hospital benefit, service, plan or policy which such recipient administers, operates, offers or participates in with respect to students admitted to the recipient's educational program or activity;

(5) In the case of a recipient who does not maintain a leave policy for its students, or in the case of a student who does not otherwise qualify for leave under such a policy, a recipient shall treat pregnancy, childbirth, false pregnancy, termination of pregnancy and recovery therefrom as a justification for a leave of absence for so long a period of time as is deemed medically necessary by the student's physician at the conclusion of which the student shall be reinstated to the status which he held when the leave began."

In order to assess and evaluate present compliance with the requirements of Title IX Regulation for nondiscrimination on the basis of sex and with regard to student marital or parental status and to plan necessary modifications the following materials were reviewed:

The policies, regulations and guidelines regarding the treatment of married or pregnant students;

Materials which describe the instructional content and services provided in special courses, schools or other programs for pregnant students;

Policies, regulations, guidelines regarding the treatment of students with temporary disabilities and medical certification of students with such disabilities;

Student handbooks and other materials which provide students with information regarding medical certification in circumstances of temporary disability and rules and regulations concerning marital and parental status.

As a result of reviewing the above materials, the following determinations have been made:

Rules related to student marital status are applied equally to male and female students;

Pregnant students are provided access to all schools, educational services, programs and activities provided to non-pregnant students;

Student policies and rules are applied uniformly for pregnant students as other students;

The criteria for student honors and awards are free from any conditions of marital or parental status which differentiate on the basis of sex;

Policies regarding temporary leave of absence from the institution due to medical disability would be applied to pregnant students in the same manner as the students with any other medical disability;

Medical certification for leave of absence, for continued participation in, or for exemption from College activities due to pregnancy would be handled in the same manner as any other medical disability.

SURGERY

Surgical fees for operations due to sickness up to \$400 according to Policy Schedule, payable in or out of hospital. Examples:

Appendectomy	\$200.00
Hernia	200.00
Hysterectomy	200.00
Removal of Gall Bladder	300.00
Removal of Tumor of Brain	400.00

PREMIUM RATES

The cost for coverage beginning September 1, 1976, or as of the beginning of the second semester, January 14, 1977, and ending September 1, 1977 is:

<u>September 1, 1976 to September 1, 1977</u>	
Student	\$ 44.00
Spouse	55.90
Each Child	34.40
Additional Premium for Optional Pregnancy Benefit, per student or spouse	105.00
<u>January 14, 1977 to September 1, 1977</u>	
Student	\$ 33.00
Spouse	41.90
Each Child	25.80

CLAIM PROCEDURE

In the event of accident or sickness, student should:

1. Report at once to the College Infirmary.
2. If away from College, consult a qualified doctor, notify College Infirmary at once.
3. Prompt notification of claims for accident or sickness should be furnished North America Assurance Society of Virginia, Inc. Completed claim forms with all medical bills attached must be submitted within 90 days of accident or commencement of sickness.
4. Claim payments are automatically assigned to hospital and/or doctor unless otherwise notified in writing when filing claim.

Instructions and forms for filing claims are available at the Student Health Services.

EXCEPTIONS AND REDUCTIONS

The insurance plan does not cover:

dental treatment except that made necessary by injury to sound, natural teeth and care and extraction of impacted wisdom teeth
 eyeglasses or prescriptions therefor or other equipment for corrective treatment of sight
 suicide (sane or insane) or intentional self-inflicted injury
 pregnancy, miscarriage, abortion or childbirth or complications therefrom unless insured under the Optional Pregnancy Benefit
 services rendered by or normally available through the College Health Service or the Athletic Department
 elective treatment, preventive medicines, vaccines, or drug store prescriptions
 play or practice of intercollegiate sports
 injury or sickness for which the insured is entitled to benefits under Workmen's Compensation Law or Occupational Disease Law
 coverage for hernia is limited to benefits provided for sickness
 injury or sickness due to air travel except as a passenger on a regularly scheduled flight of a commercial airline, and sky jumping (parachute use)
 riot or civil disorder; war or any act of war, declared or undeclared; nor injury sustained while the Assured is in the military (land, sea or air) service other than ROTC and equivalent campus activities (and pro-rata portion of any premium paid for any period not covered by this Policy while Assured is in military service will be returned)

Underwritten by:

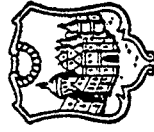
North America Assurance Society of Virginia, Inc.
 Richmond, Virginia

Represented by:

Savage and Wood Agency
 P. O. Box 460
 Williamsburg, Va. 23185

Student Accident and Sickness Insurance

(Including Dependents)



For Twelve Month Period

September 1, 1976

to

September 1, 1977

COLLEGE OF WILLIAM AND MARY
 WILLIAMSBURG, VIRGINIA

This brochure is not a Contract but a description of the Student Insurance Plan, and it is suggested that you retain it for future reference. The Master Policy is on file at the College.



THE COLLEGE OF WILLIAM AND MARY
WILLIAMSBURG, VIRGINIA 23185

Office of the Director
STUDENT HEALTH SERVICE

To the Students and Parents:

STUDENT ACCIDENT AND SICKNESS INSURANCE

This is your opportunity to apply for the College approved comprehensive plan of Accident and Sickness Insurance. All students attending the College of William and Mary who are eligible to utilize the Student Health Service are eligible for participation in the Plan.

This year the insurance plan has been improved by the addition of 2 new outpatient benefits for sickness, and it will again be in effect 24 hours per day for the full 12 months period beginning September 1. The Plan is also available to Dependents of married students. An Optional Pregnancy Benefit is available, if desired, at an additional premium of \$105.00. All benefits of the Plan are payable in addition to other insurance carried by the student as described in the enclosed brochure.

College of William and Mary strongly advises participation in the Insurance Plan by all students unless they are already protected by equivalent coverage. The College wishes to emphasize that costs for medical care are the responsibility of the student and/or parent except for care rendered at the Student Health Service Center.

In April 1975, the Student Association Senate of the College of William and Mary endorsed the inclusion of an Accident and Sickness Insurance Recognition Card, and strongly advised participation in some insurance plan as protection for the continuation of a student's education threatened by unpredictable expenses for accident or sickness.

To apply for this Student Accident and Sickness Plan, complete the enclosed Recognition Card and mail it with premium payment in the enclosed envelope addressed to our agent, Savage and Wood, or turn in the Recognition Card with your payment to the agent at time of registration. Even if you do not wish to apply for the Insurance Plan, the Recognition Card should be completed and returned not later than the date of registration.

Sincerely,

Richard D. Cilley, M. D.
Director, Student Health Service

REMEMBER - This insurance must be renewed each year. Apply now.

NORTH AMERICA'S NEW STUDENT BUDGET LIFE PLAN

Dear Parents:

Here is something your boy or girl will deeply appreciate with loving gratitude for your foresight and thoughtfulness. Let me introduce North America's extremely flexible and dramatically low cost STUDENT BUDGET LIFE PLAN. It is designed to protect your large college investment now and later automatically becoming permanent cash value insurance to meet his or her future responsibilities and financial needs.

Here are the highlights of the Plan:

1. Issued on students 5 to 24 in amounts of \$5,000, \$10,000, \$15,000 and \$25,000. (Amounts larger than \$25,000 may be issued upon request, subject to standard underwriting requirements.)
2. This is a permanent policy automatically converting at age 25 to Whole Life insurance with large early cash and paid-up values at one-third less than the regular premium for the next five years (to Insured's age 30), increasing thereafter to the low annual premium as shown in the policy. An equivalent policy purchased at age 30 would cost considerably more!
3. After conversion, the face amount of the policy automatically doubles for periods of 90 days following date of marriage and birth of any child to the marriage. In the event of multiple births, such as twins, etc., the amount of insurance triples, etc.
4. Contains no war clause. This applies to the sum insured printed on first page of your policy and which is payable regardless of armed conflict.
5. Additional death benefits equal to 20% of face value of policy if accidentally killed in a common carrier; 10% of face value if accidentally killed by other means as specified in the policy.

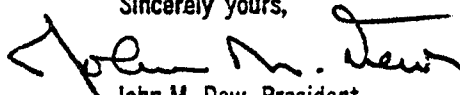
Other valuable features include Waiver of Premium if disabled, continuance of protection if student leaves school, flexibility of conversion, etc.

The annual cost of this tremendous package to age 25 is only \$15.00 for \$5,000; \$25.00 for \$10,000; \$37.50 for \$15,000; \$62.50 for \$25,000.

WE BELIEVE THIS TO BE THE GREATEST VALUE IN A STUDENT LIFE PLAN AVAILABLE TODAY—IN WHAT OTHER WAY COULD YOU GIVE YOUR BOY OR GIRL SO MUCH FUTURE SECURITY FOR SO LITTLE?

To apply for the plan of your choice, simply complete the application form below, detach and mail with correct amount of premium.

Sincerely yours,



John M. Dew, President

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SBL (3-74)

APPLICATION TO NORTH AMERICA ASSURANCE SOCIETY OF VIRGINIA, RICHMOND, VA.

Please Print or Type

1. Name of Student _____ Year or Class _____ Check One
Last First Middle Initial In School
 Female
 Male

2. Permanent Mailing Address _____
Street City State Zip Code

3. Birth Date _____ Birthplace _____
Mo. Day Yr. State Height Weight

4. Plan of Insurance Term Insurance with Automatic Conversion to Ordinary Life—Waiver of Premium Disability—Additional Insurance—Accidental Death Benefit.

5. Amount of Insurance \$ _____ Amount of Premium \$ _____ annually. Name of School _____

6. Name of Beneficiary _____ Relationship _____
Example: Mary S. Doe, Mother—not Mrs. John A. Doe

7. Do you know of any impairment now existing in your health or physical condition? Yes No 8. Have you consulted a physician for any illness, injury or impairment during the last three years? Yes No If "Yes" answer to 7 or 8 give full particulars with dates, and indicate if completely recovered _____

9. Are you a member of the R.O.T.C. (Reserve Officers Training Corps)? Yes No 10. Automatic Premium Loan (no extra cost) Yes No

11. Is this insurance meant to replace any life insurance now in force with any company? Yes No

I HEREBY APPLY for the insurance described above and agree to pay the premium therefor. Information in this application is given to obtain this insurance and is true and complete to the best of my knowledge and belief. The Society shall incur no obligation because of this application unless and until accepted and the first premium is received.

AGENTS USE ONLY To the best of your knowledge, is a replacement involved in this life insurance transaction? Yes <input type="checkbox"/> No <input type="checkbox"/>	Date _____, 19 _____	Signature of Applicant if 21 or over Signature of Parent or Guardian if under 21								
Signature of Agent _____	DISTRICT-STATE _____ AGENT'S CODE NO. _____	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: center; padding: 2px;">POLICY NO. _____</td> <td colspan="2" style="text-align: center; padding: 2px;">HOME OFFICE USE ONLY</td> </tr> <tr> <td style="width: 50%; padding: 2px;">POLICY DATE _____</td> <td style="width: 50%; padding: 2px;">County/City _____</td> <td style="width: 50%; padding: 2px;">Code _____</td> <td style="width: 50%; padding: 2px;"></td> </tr> </table>	POLICY NO. _____		HOME OFFICE USE ONLY		POLICY DATE _____	County/City _____	Code _____	
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ADDITIONAL INFORMATION ABOUT STUDENT BUDGET LIFE PLAN "SBL"

Does the student's protection continue if he leaves school? Yes, policy remains in force so long as premiums are paid under terms of the policy.

PREMIUM PAYMENTS: Because of the average low premium of the STUDENT BUDGET LIFE PLAN relative to the acquisition and issuing costs, the full annual premium is normally required with the application. However, for your special convenience at this time, we will accept as little as one half (1/2) of the annual premium, billing you for the remainder six (6) months after date of the policy. Annual Premiums: For \$5,000—\$15,00; \$10,000—\$25,00; \$15,000—\$37.50; \$25,000—\$62.50. Amazing when you consider the many benefits, privileges, flexible terms, etc. not included in any other policy.

After the first year, renewal premiums may be paid annually or on regular semi-annual basis. After conversion they may be paid annually, semi-annually or quarterly.

May the STUDENT BUDGET LIFE POLICY be converted before age 25? Yes, it may be converted at any time. The younger the age of conversion, the lower the premiums.

Are any of the STUDENT BUDGET LIFE BENEFITS lost by converting before age 25? No. Besides, substantial money is saved and cash values will accrue sooner.

Does the student lose his protection if unable to convert at age 25? No, he may continue policy to age 28 by paying the increased term premium: \$18.00 for \$5,000; \$30.00 for \$10,000; \$45.00 for \$15,000; \$75.00 for \$25,000. At age 28 the policy will automatically convert to Whole Life Insurance as shown in the SBL ENDORSEMENT in the policy. If not converted at age 28, policy terminates.

Will the student be entitled to any of the EXTRA BENEFITS listed by waiting until age 28 to convert? Yes, after conversion, he will have the extra protection for 90-day periods following marriage and/or birth of children, to age 31, as outlined in No. 3 on reverse.

What happens if the student becomes disabled? Under the Waiver of Premium clause, the present premiums, plus the increased premiums after conversion, will be paid by the Society as long as the student is disabled, and at the same time he will be eligible for all the benefits, privileges, etc. listed above just as if he were paying the premiums himself. The Waiver of Premium provision becomes effective after the insured's 15th birthday.

medical examination required? No, if the student is in good health.

How to apply for the STUDENT BUDGET LIFE PLAN. Just complete the simplified application form. If age 21 or over, applicant must sign the application; if under 21, parent or guardian must sign. The policy becomes effective when the application is approved and the first premium is paid.

THIS OFFER IS NOT TO BE CONFUSED WITH THE ENCLOSED STUDENT HEALTH AND/OR ACCIDENT PLAN.

Please issue separate check, payable to the Society, for the STUDENT BUDGET LIFE PLAN, and mail in the enclosed envelope.

**NORTH AMERICA ASSURANCE SOCIETY OF VIRGINIA, INCORPORATED
P. O. BOX 1319, RICHMOND, VIRGINIA 23210**

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SBL (3-74)

A Pioneer and Leader in Educational Insurance

PLEASE NOTE

If your son or daughter is now insured under one of the Society's Student Life Policies, it is not necessary to complete a new application in order to continue the present policy. Notice of premium will be sent you when due.

Use application form on reverse side to apply for a new policy or for additional policy to bring student's coverage up to \$25,000.

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