RESOLUTION
cconcerning
STUDENT INSURANCE PROGRAM

June 11, 1982

WHEREAS, Resolutions 82-17, 82-18, and 82-19 authorized the Executive Director to contract with the Massachusetts Indemnity and Life Insurance Company through Somers, Kitchen and Essler in association with Kronholm, Keeler and Associates, Inc. for student accident insurance, optional sickness insurance, and medical insurance for foreign students for 1982-83, and

WHEREAS, Kronholm, Keeler and Associates, Inc. has changed its corporate name and Massachusetts Indemnity and Life Insurance Company has requested that Fiduciary Administrative Services Company also participate in the contractual relationship, therefore be it

RESOLVED, That Resolutions 82-17, 82-18, and 82-19 are amended to permit the Executive Director to contract with Massachusetts Indemnity and Life Insurance Company and Fiduciary Administrative Services Company through Somers, Kitchen and Essler in association with Kronholm and Keeler, Inc. for the 1982-83 Student Insurance Program.

A Certified True Copy:

[Signature]
L. J. Davidson
Chairman
RESOLUTION

concerning

MEDICAL INSURANCE FOR FOREIGN STUDENTS

March 5, 1982

WHEREAS, The Trustees desire to continue the mandatory Sickness Insurance Program for 1982-83 for foreign students on temporary visas who pay General Fund tuition in the Connecticut State Colleges, and

WHEREAS, The Massachusetts Indemnity and Life Insurance Company has indicated that benefits for this program can be increased in 1982-83 as shown in the attached schedule, with no increase in rates, therefore be it

RESOLVED, That the Executive Director is authorized to contract with the Massachusetts Indemnity and Life Insurance Company through Somers, Kitchen and Essler in association with Kronholm, Keeler and Associates, Inc. for mandatory Sickness Insurance for foreign students on temporary visas who pay General Fund tuition in the Connecticut State Colleges for the year 1982-83 at a rate of $36 per student with the increased benefits shown on the attached schedule.

A Certified True Copy:

James A. Frost
Executive Director
Addendum to Board Resolution #82-17

MEDICAL INSURANCE FOR FOREIGN STUDENTS

Underwritten by Massachusetts Indemnity and Life Insurance Company
Somers, Kitchen and Essler in association with
Kronholm, Keeler and Associates, Inc. -- Brokers

<table>
<thead>
<tr>
<th></th>
<th>1981-82</th>
<th>1982-83</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mental Illness</td>
<td>Limit $2,500</td>
<td>Same</td>
</tr>
<tr>
<td>Hospital Room &amp; Board</td>
<td>$150 per day or semi-private room rate whichever is less for 120 days</td>
<td>$175 per day or semi-private room rate whichever is less for 120 days</td>
</tr>
<tr>
<td>Intensive Care</td>
<td>$300 per day</td>
<td>$350 per day</td>
</tr>
<tr>
<td>Miscellaneous Hospital Expenses</td>
<td>First $500 in full, 80% to $2,000</td>
<td>Same</td>
</tr>
<tr>
<td>Surgical Operations</td>
<td>$750</td>
<td>Same</td>
</tr>
<tr>
<td>to Maximum of</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ambulance Limit</td>
<td>$75</td>
<td>Same</td>
</tr>
<tr>
<td>Private Nurse in Hospital</td>
<td>$60 per 8-hour shift to maximum of $1,800</td>
<td>Same</td>
</tr>
<tr>
<td>In Hospital Physician Visits</td>
<td>$10 per day for 120 days</td>
<td>Same</td>
</tr>
<tr>
<td>Consultant Expenses</td>
<td>$75 per illness including X-ray, lab, and consultant fees on out-patient basis when recommended and approved by College Physician</td>
<td>$150 per illness including X-ray, lab, and consultant fees on out-patient basis when recommended and approved by College Physician</td>
</tr>
<tr>
<td>Sickness Limit</td>
<td>$20,000</td>
<td>$21,000</td>
</tr>
</tbody>
</table>
RESOLUTION

concerning

STUDENTS' OPTIONAL SICKNESS INSURANCE

March 5, 1982

WHEREAS, The Trustees desire to continue the optional Sickness Insurance Program for 1982-83 for students who pay General Fund tuition other than foreign students on temporary visas, and

WHEREAS, The Massachusetts Indemnity and Life Insurance Company has indicated that benefits for this program can be increased in 1982-83, as shown in the attached schedule, with no increase in rates, therefore, be it

RESOLVED, That the Executive Director is authorized to contract with the Massachusetts Indemnity and Life Insurance Company through Somers, Kitchen and Essler in association with Kronholm, Keeler and Associates, Inc. for optional sickness insurance for the year 1982-83 at a rate of $36 per student with the increased benefits as shown in the attached schedule.

A Certified True Copy:

James A. Frost
Executive Director
## Addendum to Board Resolution #82-18

**STUDENT SICKNESS INSURANCE**

Underwritten by Massachusetts Indemnity and Life Insurance Company  
Somers, Kitchen and Essler in association with Kronholm, Keeler and Associates, Inc. -- Brokers

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<td>Hospital Room &amp; Board</td>
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<td>Miscellaneous Hospital Expenses</td>
<td>First $500 in full, 80% to $2,000</td>
<td>Same</td>
</tr>
<tr>
<td>Surgical Operations</td>
<td>$750</td>
<td>Same</td>
</tr>
<tr>
<td>Graduated Schedule to Maximum of</td>
<td>$75</td>
<td>Same</td>
</tr>
<tr>
<td>Ambulance Limit</td>
<td>$60 per 8-hour shift to maximum of $1,800</td>
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STATE OF CONNECTICUT
BOARD OF TRUSTEES
FOR THE STATE COLLEGES
P. O. Box 2008 New Britain, Connecticut 06050
TEL NEW BRITAIN: 203-229-1607 TEL HARTFORD: 203-566-7373

RESOLUTION

concerning

STUDENT ACCIDENT INSURANCE

March 5, 1982

WHEREAS, The Trustees desire to continue the Student Accident Insurance Program for the year 1982-83 for students who pay General Fund tuition, and

WHEREAS, The Massachusetts Indemnity and Life Insurance Company has indicated that benefits can be maintained in 1982-83 at the same level as during 1981-82 while at the same time reducing the premium, therefore, be it

RESOLVED, That the Executive Director is authorized to contract with the Massachusetts Indemnity and Life Insurance Company through Somers, Kitchen and Essler in association with Kronholm, Keeler and Associates, Inc. for student accident insurance for the year 1982-83 at a rate of $16.50 per student with the same benefits as were provided to Connecticut State College students during 1981-82.

A Certified True Copy:

[Signature]
James A. Frost
Executive Director
June 14, 1982

Mr. Thomas J. Conway  
Chairman of the Board  
Fiduciary Administrative Services Company  
201 East 42nd Street  
New York, NY 10017

Dear Tom:

As promised in our telephone conversation, I am sending you three copies of the signed contract.

Sincerely,

Thomas A. Porter  
Executive Officer for  
Academic and Student Affairs

Encls.
June 14, 1982

TO: Ms. Caroline Dessault
   Dr. Dorothy Granoff
   Ms. Sheila Wachtel
   Dr. Mario Yannello

FR: Thomas A. Porter

RE: Student Insurance for 1982-83

You may obtain copies of the student insurance brochures from your campus business officers.

Please note the enclosed letter from Goodwin, Loomis, and Britton stating that claims arising under our previous insurance program may still be processed through G.L. and B. as they were in the past.

The new policy will be forwarded to you shortly.

Don't hesitate to call me at 827-7700 if you have questions.

Encl.
June 1, 1982

Dr. Thomas A. Porter
Executive Officer for Academic
and Student Affairs
The Connecticut State Colleges
P. O. Box 2008
New Britain, CT 06050

Subject: Claims Certification and Processing

Dear Tom:

This letter will confirm our willingness to continue to perform the necessary servicing functions beyond September 1, 1982. This means that we will continue to certify claims and submit covered claims to Aetna for payment. This office will continue to perform trouble-shooting functions in unusual situations.

Again, I wish to thank you for the kind comments in your letter of March 29th and I sincerely hope that we will have an opportunity to earn your business in the near future.

Yours truly,

R. T. Spencer, CLU

RTS:tnk
April 22, 1982

TO: Mr. Andrew Fernandes
   Mr. John Berkett
   Mr. Thomas Lehman
   Mr. Donald Thoren

FR: Thomas A. Porter

RE: Brochures for Student Insurance Program

This is to confirm my telephone call to your offices this morning, asking you not to distribute the student insurance brochures until clearance is received from this office. We have not yet finalized the purchase agreement with the new insurance broker and carrier, and obviously we should take no action until this is accomplished. I do not believe that the delay will be long.

T.A.P.

cc: Dr. Frost
    College President
    Ms. Bascetta
    Administrative Vice Presidents