APPENDIX A

Medical and Psychological Effects of Drug and Alcohol Abuse

1. OVERDOSE
   An overdose can happen due to uncertain purity, strength or even type of drug one gets illegally. It can also happen due to increased tolerance, because one needs increased dosages to achieve the same effect. An overdose can cause psychosis, convulsions, coma or death. While the risks of drug overdose are more common and frequently more severe, extreme quantities of alcohol can similarly result in psychosis, convulsions, coma or death.

2. DEPENDENCE
   Continued use of drugs or alcohol can lead to a psychological and/or physical need for them.

3. ILL HEALTH
   Long-term drug or alcohol use can destroy a healthy body and mind. Generally, drug or alcohol abuse can lead to organic damage, mental illness, malnutrition, failure to get treatment for existing diseases or injuries, and even death. Chronic drinking also has been associated with increased rates for heart disease, liver damage, ulcers and gastritis, and adrenal and pituitary gland damage. Injection of drugs presents increased risks of getting infectious diseases. Drug and alcohol use can also affect the health of a child in the womb and result in birth defects, fetal alcohol syndrome, drug dependence or death. Because the quantity of alcohol likely to injure a developing fetus is unknown, the United States Surgeon General has specifically counseled women not to drink any alcohol during pregnancy.

4. ACCIDENTS
   When drugs or alcohol affect an individual’s perception and/or reaction time, accidents become more likely. For any member of MWCC who is experiencing substance abuse problems, MWCC stands ready to offer supportive services and referral for treatment as appropriate and available.

Information concerning substance abuse and rehabilitation counseling programs and the applicability of employee and student insurance is available through the following college offices: counseling services, health services, human resources, and vice president of student services and the senior student affairs office.

APPENDIX B

Treatment Coverage

1. TREATMENT COVERED BY REQUIRED STUDENT MEDICAL INSURANCE
   Massachusetts General Laws, Chapter 15A, Sec. 7B (St. 1988, Chapter 23, Sec.22) and 117 Code of Massachusetts Regulations Section 3.04 require that students certify their participation in a qualifying student health insurance program, or in a health benefits’ program with comparable coverage. Students who do not possess adequate medical insurance must purchase the Massachusetts Regional Community Colleges’ Student Accident and Sickness Insurance Plan. This plan provides the following benefits related to drug and alcohol abuse:
Alcoholism Treatment

Benefits are payable for the treatment of alcoholism subject to all terms and conditions of the policy.

1. In the case of benefits based upon confinement as an inpatient in an accredited or licensed hospital or in any other public or private facility thereof providing services especially for the detoxification or rehabilitation of intoxicated persons or alcoholics and that is licensed by the Department of Public Health for those services, or in a residential alcohol treatment program as referred to in section 24 of chapter 90 of the Massachusetts Insurance Laws, benefits will not exceed a maximum of 30 days in any policy year.

2. In the case of outpatient benefits, benefits shall not exceed a maximum of $500 over a 12-month period. Services must be furnished by:
   a. an accredited or licensed hospital; or
   b. by any public or private facility or portion thereof providing services especially for the rehabilitation of intoxicated persons or alcoholics and that is licensed by the Department of Public Health for those purposes. Consultants or treatment sessions furnished by a facility in this clause shall be rendered by a physician or psychotherapist fully licensed under the provisions of chapter 112 of the Massachusetts Insurance Laws who devotes a substantial portion of his time treating intoxicated persons or alcoholics.

Drug Abuse Treatment Benefit

Benefits are payable for the treatment of drug abuse subject to all terms and conditions of the policy and the provisions of this endorsement.

1. Benefits will be payable upon confinement as an inpatient in an accredited or licensed hospital, a residential treatment program, or in any other public or private facility thereof providing services especially for the treatment of drug abuse and that is licensed by the Department of Public Health for those services. Benefits will not exceed a maximum of 30 days in any policy year.

2. Out-patient benefits for treatment of drug abuse shall not exceed a maximum of $500 over a 12-month period. Services must be furnished by an accredited or licensed hospital, any public or private facility or portion thereof providing services especially for the treatment of drug abuse and that is licensed by the Department of Public Health for those purposes. Consultants or treatment sessions furnished by such a facility in this provision shall be rendered by a physician who devotes a substantial portion of his/her time treating drug abuse.

APPENDIX C
Definitions of Forcible Sex Offenses

Forcible sex offenses are defined as “any sexual act directed against another person, forcibly and/or against that person's will when the victim is incapable of giving consent.” Forcible offenses include:

FORCIBLE RAPE
The carnal knowledge of a person forcibly and against that person's will; or not forcibly or against the person's will where the victim is incapable of giving consent because of his/her youth or because of his/her temporary or permanent mental or physical incapacity.

FORCIBLE SODOMY
Oral or anal sexual intercourse with another person, forcible and/or against the person's will; or not forcibly or against the person's will where the victim is incapable of giving consent because of his/her youth or because of his/her temporary or permanent mental or physical incapacity.

SEXUAL ASSAULT WITH AN OBJECT
To use an object or instrument to unlawfully penetrate, however slightly, the genital or anal opening of the body of another person, forcibly and/or against the person's will; or not forcibly or against the person's will where the victim is incapable of giving consent because of his/her youth or because of his/her temporary or permanent mental or physical incapacity.
FORCIBLE FONDLING
The touching of the private body parts of another person for the purpose of sexual gratification, forcibly and/or against the person’s will; or not forcibly or against the person’s will where the victim is incapable of giving consent because of his/her youth or because of his/her temporary or permanent mental or physical incapacity.

Definitions of Non-Forcible Sex Offenses
Non-forcible sex offenses are defined as "unlawful, non-forcible sexual intercourse." Non-forcible sex offenses include:

INCEST
Non-forcible sexual intercourse between persons who are related to each other within the degrees wherein marriage is prohibited by law.

STATUTORY RAPE
Non-forcible sexual intercourse with a person who is under the statutory age of consent (16 in Massachusetts).

1 As defined in the Federal Bureau of Investigation’s Uniform Crime Reporting System.