

Schedule of Benefits: Southwestern College

Covered Persons & Activities	
Coverage for all student-athletes, student-coaches, and student-managers of the Policyholder, while participating in organized and supervised play and practice for an Intercollegiate team of which he/she is a registered member, including supervised travel to and from such play and practice. Coverage extends to all enrolled undergraduate and graduate students who attend the main campus for Southwestern College in Winfield, KS 24/7/365.	
Plan Maximum (Accident Medical Expense – AME)	Class 1: MSA – Non-ICS \$35,000 per injury Max Class 2: ICS - \$35,000 per injury Max
Deductible	Class 1: \$0 per injury Class 2: \$0 per injury
Coinsurance	100% of Usual & Customary Charges (U&C) after the deductible, Full Excess
Benefit Period	104 weeks from the date of the covered accident
First Medical Treatment (includes treatment provided by Student Health Services or an Athletic Trainer)	Within 180 days of the injury to trigger the claim to be eligible under this policy
Accidental Death and Dismemberment (AD&D)	\$10,000
AD&D Aggregate Limit of Indemnity	\$1,000,000
Accidental Dental Benefit	Same as Medical Maximum
Expanded Medical Coverage, Recurring Injuries	Yes, Included at 100% of U&C
HMO/PPO Denial Coverage	Yes, Included at 100% of U&C
Pre-existing Condition Coverage	Yes, Included at 100% of U&C
Cardiovascular accident, heat exhaustion, stroke or other traumatic events caused by exertion (H&C Benefit)	Yes, Included at 100% of U&C
Outpatient Physical Therapy	Yes, Included at 100% of U&C
Durable Medical Equipment	Yes, Included at 100% of U&C
Prescription Drug Benefit	Yes, Included at 100% of U&C
Off Season Conditioning	Yes; if school sponsored and supervised
Ambulance Benefit	Yes, Included for medical necessary transport
Blood Borne Pathogen/Needlestick Coverage	Included

NOTE: The information contained in this proposal is only an outline of the benefits offered. It is NOT a complete explanation of the policy provisions or specifics of the policy benefits. No coverage is extended via this proposal and no representations are made other than what is stated in the policy. To review a complete description of the program coverage, exclusions, and benefits, please contact us for a specimen copy of the policy.