

2023–2024

Student Accident & Sickness Insurance

Enroll online at
www.myers-stevens.com



Arranged and Administered by

 **myers | stevens | toohey**



WHY STUDENT INSURANCE IS IMPORTANT

Some families have little or no financial resources to fall back on during an unexpected emergency. Uncovered costs of medical care following an injury or illness may be a serious problem for families.

MYERS-STEVENSON & TOOHEY CAN HELP!

Our plans can provide useful insurance protection for your children. They can even be used to assist with the high co-insurance, deductibles and other cost sharing requirements common to many of today's health plans. To assist you during unforeseen emergencies and help expand your choice of provider, your school has partnered with us to offer voluntary coverage for accidents or illnesses.

WITH OUR PLANS:

- Use the doctor or hospital you want...no restrictions!
- Enhanced Concussion Benefits added
- Enrollment is easy - online, mail and fax
- Every enrollee receives personalized ID cards as proof of coverage



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OUR BEST PLAN

Student Accident & Sickness Plan

In these challenging times, we are pleased to offer your students 24-hour coverage anywhere in the world for both accidental injuries **AND sickness**.

\$50,000 Maximum per Sickness \$200,000 Maximum per Accident
\$50 Deductible (Disappearing*) Per Condition

Students (Grades P-12) may enroll in this plan. Covers Injuries sustained and Sickness commencing anywhere in the world, 24 hours a day, while your student is insured under this School Year's plan (including interscholastic sports, **except high school tackle football**). This plan does not cover routine or preventative care.

NOTE – Participation in commercial camps or clinics may be covered under this plan.

Coverage begins at 11:59 pm on the day that Myers-Stevens & Toohey Co., Inc. (herein called *the Company*) receives a completed enrollment form and payment of premium.

Coverage ends at 11:59 pm on the last day of the month for which payment has been made. Coverage may be continued for up to 12 calendar months, or through September 30, 2024, whichever comes first, provided the required payments are made.

1st payment: \$239

(Covers remainder of month in which you enroll and 1 additional month) Subsequent Payments: \$194 a month, billed every 2 months.

Plan Benefits

We will pay benefits only for Covered Injuries sustained or Covered Sickness commencing while insured under this School Year's plan. Benefits payable will be based on the Usual, Customary and Reasonable Charges incurred for covered medical and dental services, as defined by the Policy, subject to exclusions, requirements and limitations. We do not pay for a service or supply unless it is Medically Necessary and listed in the Description of Benefits below. Applicable benefits mandated by the state of residence will be included in the covered expenses.

You may take your child to any provider you choose; however, seeking Treatment through a *First Health* contracted provider may reduce your out-of-pocket costs- see page 10 for details. To find participating *First Health* medical providers nearest you, call 800-226-5116 or log on to www.myfirsthealth.com.

COVERED EXPENSES	BENEFIT MAXIMUMS
Hospital Room & Board - Semi Private Room Rate	80%
Inpatient Hospital Miscellaneous Charges	80% to \$4,000/Day
Intensive Care Unit	80%
Hospital Emergency Room (room & supplies) incurred within 72 hours of an Injury	100%
Emergency Room Physician Charges	100%
Outpatient Surgical (room & supplies)	80% to \$5,000
Doctor Non-Surgical Treatment & Exam/ Telemedicine (excluding Physical Therapy) Including consultation (when referred by attending Doctor)	80%
Doctor's Surgical Expense	80%
Assistant Surgeon Services	80%
Anesthesiologist Services	80%

COVERED EXPENSES	BENEFIT MAXIMUMS
Physiotherapy (includes related office visits) when prescribed by a Physician	80% to \$2,000
X-Ray Examinations (including reading)	80%
Diagnostic Imaging MRI, Cat Scan	80%
Ambulance Expenses Ground or Air (from site of an emergency directly to hospital)	100%
Laboratory Procedures, Registered Nurse Services, and Rehabilitative Braces	80%
Durable Medical Equipment	80%
Out-Patient Prescription Drugs (for Injuries only)	80%
Dental Services (including dental x-rays) made necessary by Injury to whole, sound, and natural teeth for Treatment due to a covered Accident	80%
Eyeglass Replacement (for replacement of broken eyeglass frames or lenses resulting from a covered Accident requiring medical Treatment)	100% to \$750
Aggravations or Re-Injury of an Injury	\$500
Medical Evacuation & Repatriation	100% to \$10,000

* May be satisfied by other primary insurance.

Additional benefits to this plan may be found on Page 7!



OUR ACCIDENT PLANS* Premiums for these plans are paid only ONCE for the entire school-year.

Full-Time 24/7 Accident Plans cover injuries

- ✓ Both in and out of school
- ✓ 24 hours a day, 7 days a week
- ✓ Anywhere in the world
- ✓ While participating in all interscholastic sports **(except high school tackle football)**

NOTE – Students (grades P-12) and school employees may enroll in these plans. Participation in commercial camps or clinics may be covered under these plans.

Benefit Levels:
Rates per School Year:

Low
\$253

High
\$435



Compare these levels on page 6

School-Time Accident Plans cover injuries

- ✓ On School premises during the hours and on days when the School's regular classes are in session, including one hour immediately before and one hour immediately after regular classes, while continuously on the School premises
- ✓ While participating in or attending School-sponsored and directly supervised School Activities** including interscholastic athletic activities and non-contact spring football **(except interscholastic high school tackle football)**
- ✓ While traveling directly and without interruption to or from residence and School for regular attendance; or School and off campus site to participate in School-sponsored and directly supervised School Activities; and while traveling in School Vehicles at any time

NOTE – Students (grades P-12) may enroll in these plans. Participation in commercial camps or clinics is not covered under these plans. See "Full-Time 24/7" plans.

Benefit Levels:
Rates per School Year:

Low
\$71

High
\$110



Compare these levels on page 6

Interscholastic High School Tackle Football Accident Plans cover injuries

- ✓ Caused by covered accidents occurring while practicing or playing in interscholastic high school tackle football activities which are School-sponsored and directly supervised, including spring practice and summer conditioning, weight training and passing league
- ✓ While traveling for football in a School Vehicle or traveling directly and without interruption between School and off-campus site for such activities provided travel is arranged by and is at the direction of the School

NOTE – Students (grades 9-12) may enroll in these plans. Participation in commercial camps or clinics is not covered under these plans. See "Full-Time 24/7" plans.

Benefit Levels:
Rates per School Year:

Low
\$244

High
\$434



Compare these levels on page 6

Additional benefits to these plans may be found on Page 7!

Coverage Begins at 11:59 pm on the day that the Company receives a completed enrollment form and payment of premium.

Coverage Ends

- **Full-Time (24/7)** at 12:01 am on the date School begins regularly scheduled classes for the 2024-2025 School Year.
- **School-Time** and **Interscholastic High School Tackle Football** at 11:59 pm on the closing date of regular classes for the 2023-2024 School Year.

WHICH PLAN(S) BEST FITS YOUR NEEDS?

	Covers Sickness 24/7 anywhere in the world	Covers Accidents in school, excluding Tackle Football grades 9-12	Covers Accidents 24/7 anywhere in the world, excluding Tackle Football grades 9-12	Covers Interscholastic Tackle Football grades P-8	Covers Interscholastic Tackle Football grades 9-12
Student Accident & Sickness Plan	✓	✓	✓	✓	
Full-Time (24/7) Accident Plan		✓	✓	✓	
School-Time Accident Plan		✓		✓	
Interscholastic High School Tackle Football Plan					✓

*Plans do not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and do not satisfy a person's individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA).

**See Definitions on page 10 for more details concerning "School Activities".



ACCIDENT PLAN BENEFITS- WHICH OPTION BEST FITS YOUR NEEDS?

We will pay benefits only for Covered Injuries sustained while insured under this School Year's plan. Benefits payable will be based on the Usual, Customary and Reasonable Charges incurred for covered medical and dental services, as defined by the Policy, subject to exclusions, requirements and limitations. We do not pay for a service or supply unless it is Medically Necessary and listed in the Description of Benefits below. Applicable benefits mandated by the state of residence will be included in the covered expenses.

You may take your child to any provider you choose; however, seeking Treatment through a *First Health* contracted provider may reduce your out-of-pocket costs. To find participating *First Health* medical providers nearest you, call 800-226-5116 or log on to www.myfirsthealth.com.

Covered Benefit Levels	Low Option	High Option
Plan Name	MAXIMUMS PER ACCIDENT	
Tackle Football Accident Plan	\$25,000	\$50,000
Full-Time 24/7 Accident Plan	\$50,000	\$150,000
School-Time Accident Plan	\$25,000	\$50,000
Deductible - per Covered Accident/Sickness	\$0	
Covered Expenses	BENEFIT MAXIMUMS	
Hospital Room & Board - Semi-Private Room Rate	60%	100%
Inpatient Hospital Miscellaneous Charges Services described are paid as scheduled. All other miscellaneous charges - Paid up to	\$600/Day	\$1,600/day
Intensive Care Unit	\$1,500/Day	\$2,500/day
Hospital Emergency Room (room & supplies) incurred within 72 hours of an Injury	100%	
Emergency Room Physician Services	100%	
Outpatient Surgical (room & supplies)	\$600	\$1,500
Doctor Non-Surgical Treatment & Examination/Telemedicine (excluding Physical Therapy)		
First Visit	\$50	\$70
Each Follow Up Visit	\$30	\$50
Consultation (when referred by attending Physician)	\$175	\$250
Doctor's Surgical Expense	50% to \$12,000	90% to \$12,000
Assistant Surgeon Services	25% of Surgical Allowance	
Anesthesiologist Services	25% of Surgical Allowance	
Physiotherapy (includes related office visits) when prescribed by a Physician	\$40/Visit to \$500	\$60/Visit to \$700
X-Ray Examinations (including reading)	60% to \$500	90% to \$500
Diagnostic Imaging MRI, Cat Scan	80% to \$600	80% to \$1,000
Ambulance (from site of an emergency directly to hospital)	100%	
Laboratory Procedures, Registered Nurse Services, Rehabilitative Braces	60%	100%
Durable Medical Equipment	60% to \$400	100% to \$800
Out-Patient Prescription Drugs (for Injuries only)	60%	100%
Dental Services (including dental x-rays) for Treatment due to a covered Accident	60%	90%
Eyeglass Replacement (for replacement of broken eyeglass frames or lenses resulting from a covered Accident requiring medical attention)	100% to \$750	
Aggravations or Re-Injury of an Injury	\$500	
Medical Evacuation & Repatriation	\$0	

* May be satisfied by other primary insurance.



Even if your child has other coverage, our plans can expand the choice of providers and can be used to help with uncovered expenses and cost-sharing requirements (e.g. large deductibles, coinsurance and co-pays) common to many health plans today.



ADDITIONAL PLAN AND FEATURES

Dental Accident Plan (\$75,000 Maximum)

- Covers Injuries to teeth caused by covered Accidents occurring 24 hours a day, anywhere in the world, including participation in all sports and all forms of transportation.
- **Benefits are payable at 100% of the Usual, Customary and Reasonable charges for Treatment of Injured teeth, including repair or replacement of existing caps or crowns.** We do not pay for damage to or loss of dentures or bridges or damage to existing orthodontic equipment.
- The coverage provides a "Benefit Period" of Accident dental benefits for up to one year from the date of first Treatment. The benefit period for an Injury may be extended each year, provided that: coverage is renewed prior to October 1, the student remains enrolled in grades P-12, and written notice is received by the Company at the time of Injury that further Treatment will be deferred to a later date.

\$16 purchased separately or \$12 when added to any plan(s) purchased

Coverage Begins at 11:59 pm on the day that the Company receives a completed enrollment form and payment of premium.
Coverage Ends at 12:01 am on the date School begins regularly scheduled classes for the 2024-2025 School Year.



ENHANCED COVERAGE FOR CONCUSSION

(Applies to all plans except Dental Accident)

If the Insured is diagnosed with a concussion as a result of an Injury received while participating in a Covered Activity, and the Insured is prohibited from participating in Interscholastic Sports as a result of the School's formal concussion protocol, benefits for the treatment of that concussion will be paid at 100% of the Usual, Customary and Reasonable charges with no deductible, subject to all other terms and conditions of the Plan.



ACCIDENTAL DEATH, DISMEMBERMENT, LOSS OF SIGHT, PARALYSIS, COUNSELING, AND HEART OR CIRCULATORY MALFUNCTION

(Applies to all plans except Dental Accident)

In addition to medical benefits, if, within 365 days from the date of Accident covered by the policy, bodily Injuries result in any of the following losses, we will pay the benefit set opposite such loss. Only one such benefit (the largest) will be paid for all such losses due to any one Accident.

Accidental Death	\$10,000
Single dismemberment or entire loss of sight in one eye	\$25,000
Double dismemberment or entire loss of sight in both eyes, or paraplegia or hemiplegia or quadriplegia	\$50,000
Counseling - In addition to the AD&D benefits, we will pay 100% of the Usual, Customary and Reasonable costs of psychiatric/psychological counseling needed after covered dismemberment, loss of sight or paralysis up to	\$5,000
Heart or circulatory malfunction death benefit payable for Loss of Life due to Heart, Circulatory or Pulmonary Malfunction that occurs within 72 hours of participation in a covered activity that is causally connected to such Malfunction (not applicable in the State of Nevada)	\$10,000

HOW TO ENROLL



For IMMEDIATE confirmation of enrollment, skip the steps below and [click here](#) (or go to [www.myers-stevens.com](#)) to apply online



Thank you for enrolling your child! To avoid any delay in coverage, please follow these 3 easy steps below:

Select the plan(s) you wish to purchase below:

- The Student Accident & Sickness Plan will provide our highest level of coverage.
- Our Accident Plans may be purchased on an individual basis or combined with additional coverage (for example, Full-Time Accident + Dental).

Complete the enrollment form below. Please note, we are unable to accept enrollments over the phone.

Purchase and Return You may either:

- 
- Fax both sides of the completed Enrollment Form to **(949) 348-2630**. You must pay by credit card by completing the payment area below. **Sorry, we cannot accept personal checks or Money Orders by fax.**
- 
- Mail both sides of the completed Enrollment Form to Myers-Stevens & Toohey, 26101 Marguerite Pkwy, Mission Viejo, CA 92692. You may pay by credit card by completing the payment area below or enclose a check or Money Order made payable to Myers-Stevens & Toohey.

PLEASE DO NOT SEND CASH

2023-2024 Enrollment Form Complete all information (please print) and return to Myers-Stevens & Toohey Co., Inc.

Our BEST Plan

Student Accident & Sickness - 1st Payment ☐ \$239

You will be billed \$388 every 2 months thereafter.
Coverage cannot exceed 12 calendar months or run past Sept. 30, 2024.

Our Accident Plans

(One-Time Payment For Entire School Year)

PLANS:	Low Option	High Option
Tackle Football Only	<input type="checkbox"/> 244	<input type="checkbox"/> \$434
Full-Time (24/7)	<input type="checkbox"/> \$253	<input type="checkbox"/> \$435
School-Time	<input type="checkbox"/> \$71	<input type="checkbox"/> \$110
Dental Accident	<input type="checkbox"/> \$16 Purchased separately <input type="checkbox"/> \$12 When added to any plan(s) purchased	

Total Amount Due

\$

Print Parent or Guardian Name

First Name

Last Name

I enroll for the coverage checked above. I understand premiums cannot be refunded or converted.

X

Parent or Guardian Signature

Date

Warning: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, may be subject to prosecution for insurance fraud.

Student Name First Middle Last

Student Birthdate Month Day Year

Mailing Address Apt. #

City State Zip Code

Parent Daytime Phone Number

Parent Email Address

District Name

School Name Grade

ALL PREMIUMS ARE FULLY EARNED UPON RECEIPT AND CANNOT BE REFUNDED OR CONVERTED

Method of Payment Note: \$25.00 service charge for Returned Checks and declined Credit Cards ☐ Check/Money Order (Make payable to: Myers-Stevens & Toohey Co., Inc.) or ☐ Mastercard or Visa



Important: If paying by credit card, complete this form. Your amount of charge will appear as "MYERS-STEVENS & TOOHEY 800-827-4695 CA" on your statement.



\$

Amount

Card Number

Exp. Date MO. YR.

3 Digit Control #

I authorize Myers-Stevens & Toohey Co. Inc. to deduct the premium payment, plus a 3% processing fee, from my credit card. If enrolling in the Student Accident & Sickness Plan, I am authorizing the initial premium payment and understand that I will be invoiced every 2 months for the subsequent payments.

X

Signature of Cardholder

Auto-Charge Option

Available for your convenience is the option to have your bi-monthly payments automatically charged to your credit card.

By initialing here _____, I hereby authorize Myers-Stevens & Toohey to charge the above credit card \$388, plus a 3% processing fee, on the 5th of the month that my payment is due. This authorization will remain in effect for the 2023/2024 school year until I notify Myers-Stevens & Toohey in writing prior to the next payment date.

FREQUENTLY ASKED QUESTIONS

I'm in a hurry! What is the quickest way to enroll?

Click [HERE](#) (or visit www.myers-stevens.com) to enroll online, complete the enrollment process and your ID card will be emailed to you immediately!

If I have other insurance, why do I need this coverage?

Our plans can expand your choice of providers for your child and can be used to help cover high deductibles, high co-insurance and other cost-sharing obligations common to many of today's health plans.

Can I take my child to any doctor or hospital?

YES! However, your out-of-pocket costs could be less using a *First Health* contracted provider. To find participating doctors/hospitals nearest you, call **800-226-5116** or log on to www.myfirsthealth.com

If my child has a covered injury or sickness, will benefits for that same injury or sickness be extended if they re-enroll next year?

Once maximum benefits have been paid or the benefit period ends (generally, from one to two years depending on the plan) no further benefits for that injury or sickness will be made. The *Dental Accident Plan* is the only exception. See this brochure for details.

Are accident-only rates paid every month?

NO! Accident-only rates are one-time charges for the entire School Year.

Do the Interscholastic Tackle Football or School-Time plans cover camps and clinics sponsored and organized by groups other than my child's school?

NO! However, such camps and clinics may be covered under our *Full-Time 24/7* or *Student Accident & Sickness* plans. Call us for guidance!

Can interscholastic high school tackle football be covered?

YES! But only under the *Interscholastic Tackle Football Plan*. "High Option" benefits are recommended.

Still need help or have questions?

Go to www.myers-stevens.com or call us for prompt, personalized assistance at (800) 827-4695.



HOW TO FILE A CLAIM

Each claim is assigned to one of our experienced examiners who will diligently guide family members, school staff, medical providers and any other parties involved throughout the entire process from A to Z. Our examiners apply their specific and highly technical knowledge to ensure accurate and expedited processing.

Should an accident or sickness occur, please follow these 4 easy steps:

1. Report School-related Injuries within 72 hours.
2. Obtain a claim form from the School or the Company. Claim forms must be filed with the Company within 90 days after the date of loss.
3. At the same time, please file a claim with any other applicable insurance or Health Care Plan.
4. Follow ALL claim form instructions, attach all itemized bills and send to:



26101 Marguerite Parkway
Mission Viejo, CA 92692-3203
Office 800-827-4695 | Fax 949-348-2630 | claims@myers-stevens.com
CA License #0425842

The Insurance Company

CHUBB®

ACE American Insurance Company
436 Walnut St., Philadelphia, PA 19106

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at <http://www.chubb.com>. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. The terms and conditions of coverage are set forth in the policies issued in the states in which the policy is delivered under form number AH-11648a. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

EXCLUSIONS

1. Dental care or Treatment including damage to or loss of dentures or bridges or damage to existing orthodontic equipment. This exclusion does not apply to care of sound, natural teeth and gums required due to an Injury resulting from an Accident while the Covered Person is insured under the Policy and rendered within 12 months of the Accident.
2. War or any act of war, declared or undeclared.
3. Participation in a riot or civil disorder; fighting or brawling, except in self-defense; commission of or attempt to commit a felony; violating or attempting to violate any duly enacted law.
4. Suicide, attempted suicide or intentionally self-inflicted Injury while sane or insane.
5. Injuries or losses that happen while the Insured Person is legally intoxicated (as determined by that state's laws); or while under the influence of any drug unless administered under the advice and consent of a Physician.
6. Practice or play in interscholastic high school tackle football (except as specified in the Coverage Descriptions); intercollegiate sports; semi-professional sports; or professional sports.
7. Treatment, services, or supplies provided: by a Hospital or facility owned or run by the United States Government, unless a charge is made for such services in the absence of insurance; or in a Hospital which does not unconditionally require payment.
8. Injury covered by Worker's Compensation or Employer's Liability Laws, or by any coverage provided or required by law (including, but not limited to group, group type, and individual automobile "No-Fault" coverage (excluding School Vehicle coverage).
9. Treatment or services provided by any member of the Covered Person's immediate family; or for which no charge is normally made.
10. Treatment, services or supplies provided by the School's infirmary or its employees, or Physicians who work for the School.
11. Mental or Nervous Disorders.
12. Treatment of Sickness, ailment, or infections (except pyogenic infections or bacterial infections which result from the accidental ingestion of contaminated substances).
13. Treatment of osteomyelitis, pathological fractures, hernia or detached retina (unless directly caused by an Injury).
14. Routine physical examinations and routine testing; preventative testing or Treatment; screening examinations or testing in the absence of Injury.
15. Elective Treatments and voluntary testing.
16. Supplies, except as otherwise provided in the Policy.
17. Any expense related to the treatment of tonsils, adenoids, epilepsy, seizure disorder or congenital weakness.
18. The diagnosis and treatment of non-malignant warts, moles and lesions, acne or allergies, including allergy testing.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including but not limited to, the payment of claims.

Requirements and Limitations

Aggravations of Injuries which did not occur while insured under this plan are paid up to \$500 maximum benefit per policy term. Injuries sustained as a result of riding in or on, entering or alighting from or being struck by a motor vehicle are limited to a \$25,000 maximum benefit. School-Time and Interscholastic High School Tackle Football Injuries must be reported to the School within 72 hours of the date of Injury. If the school cannot be notified within this time period, notice should be given as soon as reasonably possible. The first Physician's visit must be within 120 days after the Accident or Sickness. A claim form must be filed with Myers-Stevens & Toohey Co., Inc. within 90 days after the date of loss or as soon as reasonably possible. The School-Time, Tackle Football and Full-Time (24/7) plans pay for covered expenses incurred within up to 104 weeks from the date of injury. The Student Accident & Sickness and Dental Accident plans pay for covered expenses incurred within up to 52 weeks from the date of first treatment, however, should the Injury sustained under the Student Accident & Sickness plan require the removal of surgical pins, continued Treatment for serious burns, or Treatment of a non-union or mal-union fracture, the benefit period will be extended to 104 weeks. Each covered condition may be subject to a deductible – see plan details.

Facility of Payment

Whenever payments that should have been made under the Policy are made by any other policy, the Company reserves the right to pay over to any plan making such other payments, any amounts the Company determines are warranted in order to satisfy the intent of this provision. The amounts paid are considered benefits paid under the Policy and, to the extent of such payments, the Company shall be fully discharged from liability under the Policy. In no event will the Company pay more than the benefits payable under the Policy for all policies providing the same or similar benefits issued to the Policyholder and underwritten by the Company.

Definitions

Accident means a sudden, unexpected and unintended incident. **Covered Accident** means an Accident that occurs while coverage is in force for an Insured and results in a loss or Injury covered by the Policy for which benefits are payable. **Injury** means accidental bodily harm sustained by an Insured that results directly from a Covered Accident. A Covered Accident must be the dominant cause of the Injury. All injuries sustained by one person in any one Accident, including all related conditions and recurrent symptoms of these injuries are considered a single Injury. **Medically Necessary** or **Medical Necessity** means the services or supplies provided by a Hospital, Physician, or other provider that are required to identify or treat an Injury and that, as determined by the Physician, are: (1) consistent with the symptom or diagnosis and Treatment of Injury; (2) appropriate with regard to standards of good medical practice; (3) not solely for the convenience of the Covered Person; and (4) the most appropriate supply or level of service that can be safely provided. When applied to the care of an Inpatient, it further means that the Covered Person's medical symptoms or condition requires that the services cannot be safely provided as an Outpatient. **Sickness** means an illness, disease or condition that causes a loss for which an Insured incurs medical expenses while covered under this Policy. All related conditions and recurrent symptoms of the same or similar condition will be considered one Sickness. **Usual, Customary and Reasonable Charges** – means the most frequently charged fee, in the absence of insurance, of the health care provider in the same geographic locality for a comparable supply or service. The Usual, Customary and Reasonable Charge is based on the Fair Health, Inc. survey of prevailing fees, equal to or greater than the 90th percentile of charges, updated every six months on the basis of the most current codes and nomenclature developed and maintained by Fair Health, Inc. An Insured Person is responsible for expenses in excess of Usual, Customary and Reasonable Charges. **School Activities** means any activity that is sponsored and under the direct, immediate supervision of the School that: (a) the School requires the Insured Person to attend; or (b) is under the sole control and supervision of School authorities. It does not include an activity related to athletics or cheerleading that is under joint sponsorship or supervision arrangement with any non-School group.

Excess Provision

In order to keep premium as affordable as possible, these plans pay benefits on a non-duplicating basis. This means, if a person is covered by one or more of these plans and by any other valid insurance or health agreement, any amount payable or provided by the other coverages will be subtracted from the covered expenses and we will pay benefits based on the remaining amount.

IMPORTANT NOTICE: This brochure contains a brief description of the benefits available under the insurance programs. It is not a contract of insurance. The terms and conditions of coverage are set forth in the policies delivered in the state under form numbers AH-11648a. Complete details may be found in the policies. CERTAIN INSURANCE PLANS DESCRIBED HEREIN PROVIDE SHORT-TERM LIMITED DURATION SICKNESS BENEFITS. THEY DO NOT CONSTITUTE COMPREHENSIVE HEALTH INSURANCE COVERAGE (OFTEN REFERRED TO AS "MAJOR MEDICAL COVERAGE") AND DO NOT SATISFY A PERSON'S INDIVIDUAL OBLIGATION TO SECURE THE REQUIREMENT OF MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT (ACA). FOR MORE INFORMATION ABOUT THE ACA, PLEASE REFER TO WWW.HEALTHCARE.GOV.

ALL PREMIUMS ARE FULLY EARNED UPON RECEIPT AND CANNOT BE REFUNDED OR CONVERTED

For a brochure in Spanish, or for assistance in Spanish, please call 800-827-4695 | Para un folleto en Español, o para asistencia en Español, por favor llame a 800-827-4695