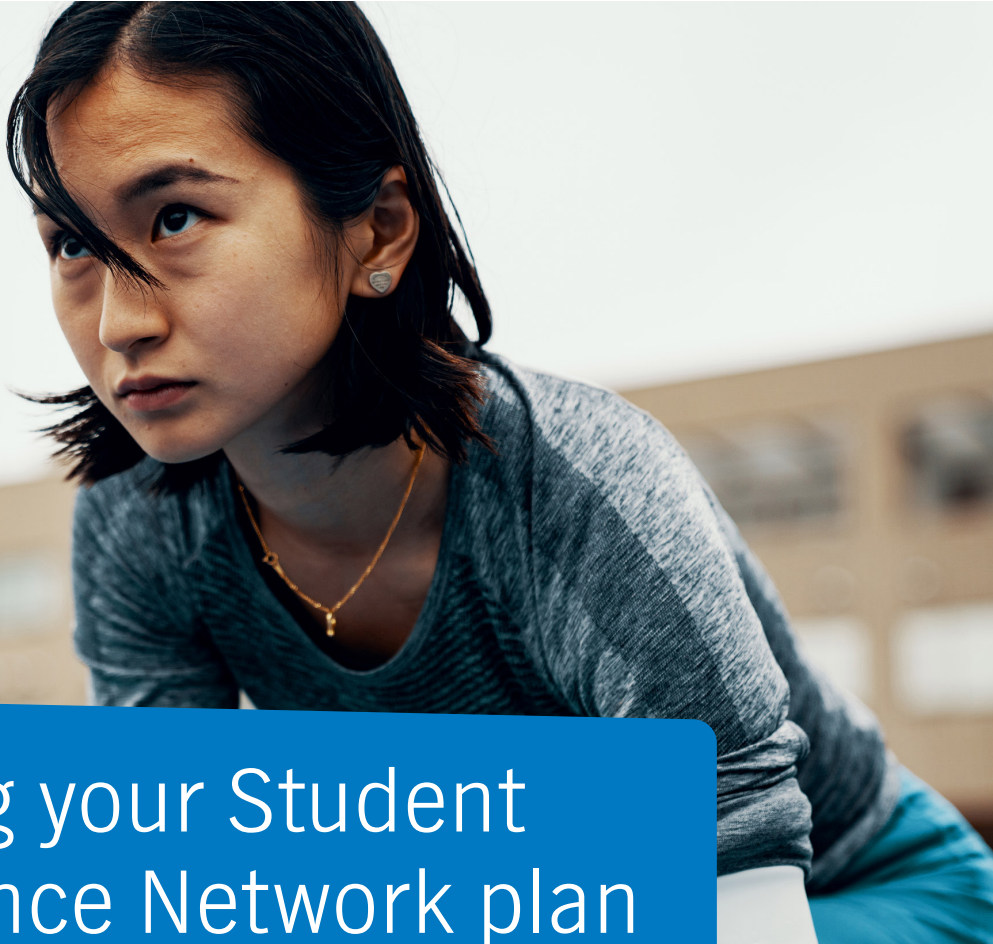




**STUDENT  
INSURANCE**

A VENBROOK COMPANY



# Understanding your Student Athlete Insurance Network plan

**Welcome to your Student Athlete Insurance Network (SAIN) benefits.** As a student, you can rest assured that you're covered if you have an accident or injury. Your SAIN plan gives you access to the care you need to recover and return to school and sports.

## Who is eligible for coverage?



### Student-athletes who are:

- Enrolled and registered in college, **and**
- Participating in or attending any regularly scheduled practice or competition supervised by an authorized representative of the college, **or**
- Traveling directly to and from practice or competition with other members as a group, only if travel is supervised by an authorized representative of the college.



### Other students who are:

- Enrolled and registered in college, **and**
- Attending regularly scheduled classes at college, **or**
- Attending supervised and administratively approved college activities, including clubs or college-supervised travel to and from college-sponsored events.



### Children of students

- In a child care facility on the college campus, provided by the college, **or**
- Attending a mommy and me class provided by the college with their student-parent.



### High-risk students

- Students attending fire or police academies associated with the college who have paid the appropriate premiums.



## If you have an accident

Immediately report it to your college authority, instructor, coach, athletic trainer, campus police, security, or the college health center, if one is available. An accident report is required to validate an insurance claim. Contact the health office or athletic trainer for reporting forms and information.



## Filing a claim

Be sure to submit a claim **within 120 days** of the injury date. Include any itemized bills. Treatment benefits are covered for 52 weeks from the injury date. Any expenses after that period will be denied.



## Your SAIN plan is secondary to other health plans

If you have another health plan, your other plan will serve as the primary insurer, except where state or federal law requires.



## \$0 deductible

All SAIN plans have no deductible.

Treatment benefits are covered for 52 weeks from the date of the accident. The first covered treatment must be within 120 days of the injury.

## Your coverage for an accident

- ✓ One hundred percent of eligible excess medical costs are covered when you stay in the preferred provider organization (PPO) network.\*
- ✓ Only fifty percent of the maximum allowed amount is covered when you go outside the PPO network.
- ✓ **Athletic injury:** Maximum per injury benefit is \$25,000.
- ✓ **Nonathletic injury:** Maximum per injury benefit is \$50,000.

## What is not covered

- ✗ Services or supplies that are not medically needed.
- ✗ Any amount beyond the maximum allowed for each accident or emergency illness.
- ✗ Routine physical exams, preventive immunizations, and wellness visits.

To see a complete list of exclusions, please contact your Student Insurance Representative.

## Schedule of benefit limits

Any benefit limits and benefit percentages for Accident Medical Expense Benefits apply, unless otherwise specified, on a per covered person, per covered accident basis.

- **Outpatient physiotherapy and acupuncture:** 100% covered for treatment at a PPO provider. \$25 visit/treatment received from a non-PPO provider. **Combined maximum number of visits:** 24 per injury. Additional visits may be covered if medically necessary and approved.
- **Skilled nursing facility care:** up to 100 days per accident.
- **Home health services:** up to 100 visits per accident.
- **Prosthetic devices:** up to \$1,000 per accident.
- **Durable medical equipment:** up to \$2,000 per accident.
- **Dental injury:** up to \$2,000 per injury.

To find out more about your SAIN plan, please contact your Student Insurance Representative at **800-367-5830** or visit [studentinsuranceusa.com](http://studentinsuranceusa.com).

**Class 1** athletic activities: football, soccer, wrestling, surfing, gymnastics, and snow skiing; **Class 2** athletic activities: all other sports

\* A PPO provider is one that has a contract with Anthem to provide services to insured persons. A non-PPO provider has not agreed to provide services to insured persons.

This brief outline of the current student accident insurance program is presented in general terms and does not include all the exact provisions and conditions of the policies. Master policies are on file at each college and in the district office, once approved by the California Department of Insurance. No individual certificates will be issued. If any statements in this flyer and any policy differ, the policy will govern.

Anthem Blue Cross Life and Health Insurance Company is an independent licensee of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.