

SCHEDULE OF BENEFITS

BENEFIT PERIOD:	10 years from the date of the Covered Injury, provided the Injury occurs prior to the Expiration Date and care is Medically Necessary
CLASS OF ELIGIBLE PERSONS:	Class 1: All registered student athletes, student coaches, student managers and student trainers of the policyholder
	Class 2: All registered students of the policyholder, excluding student athletes, student trainers, student managers and student coaches of the policyholder. Enrolled dependent children of registered student who are attending the policyholder's on-campus day care facility.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT

Principal Sum:	\$10,000
Aggregate Limit Amount:	\$500,000
Time Period for Loss:	365 days

CATASTROPHIC CASH BENEFIT	\$1,000,000
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ACCIDENT MEDICAL EXPENSE BENEFIT

Maximum for all Accident Medical	\$1,000,000
Disappearing Deductible:	Class 1: \$25,000 Class 2: \$50,000

The Disappearing deductible must be satisfied before this plan will pay benefits. Amounts paid by other carriers will be used to satisfy the deductible under this plan. With a Disappearing Deductible, any amounts paid by other valid and collectible insurance toward the satisfaction of bills generated as a result of a covered accident will count toward satisfying the deductible. If the Covered Person's primary insurance makes any payment on an eligible expense, it counts toward the deductible, and amounts paid in excess of and applied to the deductible will cause the deductible to disappear or be reduced.

ACCIDENT MEDICAL EXPENSE BENEFITS

Hospital Room & Board Daily Maximum Benefit:	100% of the Semi-Private Room Rate
Intensive Care /Cardiac Care Room & Board:	100% of Usual, Reasonable & Customary Charges, (URC)
Hospital Miscellaneous Benefit:	100% of URC
Pre-Admission Testing Benefit:	100% of URC
In-Patient Surgical Benefits:	
Primary Surgeons Maximum Benefit Amount:	100% of URC
Assistant Surgeon Benefit:	100% of URC
Out-Patient Surgery Benefits:	
Outpatient Primary Surgeons Maximum Benefit Amount:	100% of URC
Outpatient Assistant Surgeon Maximum Benefit:	100% of URC
Outpatient Surgical Facility Maximum Benefit per	100% of URC
Emergency Room Benefit	100% of URC
Anesthesia Benefit:	100% of URC
Physician's Visits	
In-Hospital Maximum Benefit:	100% of URC
Physician's Visits	
Office Visits (Out-of-Hospital) Maximum Benefit:	100% of URC
X-Ray Benefit	100% of URC
Laboratory Benefit	100% of URC
Nursing Benefit Amount:	100% of URC
Outpatient Physiotherapy Benefit	100% of URC
Ambulance Benefit Amount:	100% of URC
Dental Treatment For Injury Only Benefit Amount:	100% of URC
OUT-PATIENT PRESCRIPTION DRUG BENEFIT	
Benefit payable per prescription	100% of URC

REHABILITATION EXPENSE BENEFIT

Benefit per Covered Accident

100% of URC**DURABLE MEDICAL EQUIPMENT BENEFIT****100% of URC****DEFINITIONS**

The terms shown below shall have the meaning given in this section whenever they appear in this Policy. Additional terms may be defined within the provision to which they apply.

Accident means a sudden, unforeseeable external event which:

1. Causes Injury to one or more Covered Persons.

Benefit Period means the period of time from the date of Injury, as shown in the Schedule of Benefits.

Covered Expenses means expenses actually incurred by or on behalf of a Covered Person for the Usual, Reasonable and Customary charges for the Medically Necessary treatment, services and supplies covered by the Policy and Certificate and which is performed or given under the direction of a Physician for treatment of an Injury. Coverage under the Policy and Certificate must remain continuously in force from the date of the Accident until the date treatment, services or supplies are received for them to be a Covered Expense. A Covered Expense is deemed to be incurred on the date such treatment, service or supply, that gave rise to the expense or the charge, was rendered or obtained. A Covered Expense for an Injury cannot be in excess of the maximum benefit amount payable per service as shown in the Schedule and cannot be for medical services and supplies that are excluded under the Policy.

Covered Person means a person eligible for coverage as identified in the Application for whom proper premium payment has been made, and who is therefore insured under this Policy.

Eligible Expenses means the Usual, Reasonable and Customary charges for services or supplies which are incurred by the Covered Person for the Medically Necessary treatment of an Injury. Eligible Expenses must be incurred while this Policy is in force.

He, his, and him includes she, her and hers.

Health Care Plan means any contract, policy or other arrangement for benefits or services for medical or dental care or treatment under:

1. Group or blanket insurance, whether on an insured or self-funded basis;
2. Hospital or medical service organizations on a group basis;
3. Health Maintenance Organizations on a group basis.
4. Group labor management plans;
5. Employee benefit organization plan;
6. Professional association plans on a group basis; or
7. Any other group employee welfare benefit plan as defined in the Employee Retirement Income Security Act of 1974 as amended.

Hospital means an institution which:

1. Is operated pursuant to law;
2. Is primarily and continuously engaged in providing medical care and treatment to sick and injured persons on an inpatient basis;
3. Is under the supervision of a staff of Physicians;
4. Provides 24-hour nursing service by or under the supervision of a graduate registered nurse, (R.N.);
5. Has medical, diagnostic and treatment facilities, with major surgical facilities;

- a. On its premises; or
 - b. Available to it on a prearranged basis; and
6. Charges for its services.
 7. Is a duly licensed Rehabilitation Facility.

Hospital does not include:

1. A clinic or facility for:
 - a. Convalescent, custodial, educational or nursing care;
 - b. The aged, drug addicts or alcoholics;
2. A military or veterans hospital or a hospital contracted for or operated by a national government or its agency unless:
 - a. The services are rendered on an emergency basis; and
 - b. A legal liability exists for the charges made to the individual for the services given in the absence of insurance.

Hospital Stay means a Medically Necessary overnight confinement in a Hospital when room and board and general nursing care are provided for which a per diem charge is made by the Hospital.

Injury means bodily harm of which an Accident is the proximate cause. All injuries to the same Covered Person sustained in one accident, including all related conditions and recurring symptoms of the Injuries will be considered one Injury.

Immediate Family Member means the Covered Person's parent (includes step-parent), grandparent, Spouse/Domestic Partner, Child(ren) (includes legally adopted or step or Foster Child(ren), brother, sister, step-Child(ren), grandchild(ren), or in-laws. A Member of the Immediate Family includes an individual who normally lives in the Covered Person's household.

Medically Necessary or Medical Necessity means

1. A treatment, service or supply that is require to treat an Injury;
2. Prescribed or ordered by a Physician or furnished by a Hospital;
3. Performed in the least costly setting required by the condition;
4. Consistent with the medical and surgical practices prevailing in the area for treatment of the condition at the time rendered.

The purchasing or renting air conditioners; air purifiers, motorized transportation equipment, escalators or elevators in private homes, swimming pools or supplies for them; and general exercise equipment are not considered Medically Necessary.

The fact that a Physician may prescribe, authorize, or direct a service does not of itself make it Medically Necessary or covered by the Group Policy.

Nurse means either a professional, licensed, graduate registered nurse (R.N.) or a professional, licensed practical nurse (L.P.N.).

Other Valid and Collectible Insurance means any reimbursement for or recovery of any element of Covered Expenses incurred available from any other source whatsoever, except gifts and donations, but including without limitation:

1. Any individual, group, blanket, or franchise policy of Accident, disability or health insurance.
2. Any arrangement of benefits for members of a group, whether Insured or uninsured.
3. Any prepaid service arrangement such as Blue Cross or Blue Shield; individual or group practice plans, or health maintenance organizations.
4. Any amount payable for Hospital, medical or other health services for Accidental bodily Injury arising out of a motor vehicle Accident to the extent such benefits are payable under any medical expense payment provision (by whatever terminology used including such benefits mandated by law) of any motor vehicle insurance policy.

5. Any amount payable for services or injuries or diseases related to the Covered Person's job to the extent that he actually received benefits under a Worker's Compensation Law. If the Covered Person enters into a settlement to give up his or her rights to recover future medical expenses that would have been payable except for that settlement.
6. Social Security Disability Benefits, except that Other Medical Insurance shall not include any increase in Social Security Disability Benefits payable to a Covered Person after he or she becomes disabled while Insured hereunder.
7. Any benefits payable under any program provided or sponsored solely or primarily by any governmental agency or subdivision or through operation of law or regulation.

Physician means a person who is a qualified practitioner of medicine. A such, He or She must be acting within the scope of his/her license and under the laws in the state in which He or She practices and providing only those medical services which are within the scope of his/her license or certificate. It does not include a Covered Person, a Covered Person's Spouse/Domestic Partner, son, daughter, father, mother, brother, or sister or other relative.

Principal Sum means the largest amount payable under the benefit for all losses resulting from any one Accident.

Supervised or Sponsored Activity means a Policyholder or School authorized function:

1. In which the Covered Person participates;
 2. Which is organized by or under its auspices;
- which is within the scope of customary activities for such entity and is shown on the Schedule of Benefits.

Usual, Reasonable and Customary means the amount that is the normal payment range for a specific medical procedure performed within a given geographic area. If the charges submitted are higher than what is considered normal for the covered services, then We may not allow the full amount charged.

ELIGIBILITY FOR INSURANCE

Eligibility:

Persons eligible to be insured under this Policy are those persons described as an ELIGIBLE CLASS on the Schedule of Benefits. This includes anyone who may become eligible while this Policy is in force.

EFFECTIVE DATES OF INSURANCE

Policy Effective Date: The Policy begins on the Policy Effective Date shown in the Schedule of Benefits at 12:01 A.M. at the address of the Policyholder.

Covered Person's Effective Date: A Covered Person will become an insured under this Policy, provided proper premium payment is made, on the latest of:

1. The Effective Date of the Policy; or
2. The day He becomes eligible, subject to any required waiting period, according to the referenced date shown in the Application/ Enrollment Form.