

## Benefit Highlights

### Palomar Community College District

Students and Student-Athletes can rest assured that they are covered if they have an accident or injury on campus or while participating in an intercollegiate sport. The Student Insurance accident plans give you access to the care you need to recover properly and return to school and sports.

This Schedule of Benefits\* is for the **2025-26** Academic year provided by Palomar College.

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| <b>Carrier / TPA:</b>   | Crum and Forster / Claim Administrator A-G Specialty Insurance   |
| <b>Policy Year:</b>   | August 1, 2025 – July 31, 2026   |
| <b>Policy Number:</b>   | US2150048  |
| <b>Plan Maximum:</b>  | Students: \$50,000   Athletes: \$25,000  |
| <b>Benefit Period:</b>  | 52 weeks from the date of the Covered Accident   |
| <b>Treatment Window:</b>  | The first covered expense must be incurred within 90 days of the covered accident.   |
| <b>Deductible:</b>  | \$0  |
| <b>Percentage Payable:</b>  | <p><b>100% of Reasonable and Customary Charges:</b></p> <ul style="list-style-type: none"> <li>• Hospital and ICU Confinement</li> <li>• Emergency Room / Outpatient Surgical Center / Ambulance</li> <li>• Physician Visits (per visit)</li> <li>• Durable Medical Equipment (up to \$2,000 per covered accident)</li> <li>• Radiology / Outpatient Laboratory Tests</li> <li>• Prescription Drugs</li> <li>• Physical and Occupational Therapy (up to 24 days, one treatment per day)</li> <li>• Chiropractic Care</li> <li>• Dental (up to \$2,000 max.)</li> </ul> |
| <b>Catastrophic Coverage:</b>   | \$1,000,000 / 10-year benefit period   |
| <b>Excess Plan:</b>   | Secondary plan to primary insurance (except government-issued medical, Medicare, or Tricare)   |
| <p>Who do I contact with claims questions or follow-up:<br/> <b>Phone: (610) 933-0800</b><br/> <b>Email: <a href="mailto:customerservice@agadm.com">customerservice@agadm.com</a></b></p> |  |

*\*This is a brief outline of the Student-Athlete Accident Program. For a comprehensive list of coverage, plan provisions, and conditions, please review the master policy.*

When seeking care, provide a copy of any additional insurance along with your student-athlete ID card to the provider. This will ensure that the provider can accurately bill the carrier in the event of a claim.

If you still need assistance, your Student Insurance Team is here to help. Please contact your Account Manager: Dashaye Clarke – [dclarke@studentinsuranceusa.com](mailto:dclarke@studentinsuranceusa.com) or call **(310) 405-0676**.