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Southeastern California Conference Seventh-Day Adventists

Student Accident Medical Insurance

Base Coverage:

School-Time Accident Only Coverage:

- Covers all enrolled students for Injuries sustained while on campus during the hours and on the days school is in session; for up to 1 hour before school starts and 1 hour after school ends while on campus;
- While participating in school sponsored and directly supervised activities (including all interscholastic athletics activities);
- While traveling directly to and from: home and school to attend regularly scheduled classes; traveling to and from school and off campus locations to participate in school sponsored and directly supervised activities, provided such travel is arranged by and is under the direction of the School, or in School Vehicles, anytime.
- Includes access to *First Health* and *TRPN* PPO networks for additional savings.

Benefits:

- \$25,000 Accident Medical
- \$ 2,000 Emergency Sickness
- \$10,000 Accidental Death
- \$25,000 Single Dismemberment & Loss of Sight in One Eye
- \$50,000 Double Dismemberment & Loss of Sight in Both Eyes, Paralysis
- \$ 5,000 Felonious Assault Counseling Benefit

Catastrophic Coverage:

This is the second layer of coverage which follows the Base Coverage. The Base Coverage has a \$25,000 maximum benefit; the Catastrophic Coverage has a \$25,000 deductible with a \$5,000,000 maximum benefit. The Catastrophic Coverage is divided into 2 classes; Interscholastic Athletic Coverage and Student Activities Coverage:

Class I: (Interscholastic Athletics Grades 9-12)

Covers students while participating in school sponsored and directly supervised games and official practice sessions of interscholastic sports and supporting activities (band, cheerleaders, majorettes, student coaches, student trainers, and student managers) and while traveling directly and without interruption between school and the site of such activities, provided such travel is arranged by and is at the direction of the School.

Benefits:

\$5,000,000	Excess Accident Medical Expense (100% of Usual, Reasonable & Customary (UCR)) with 10 year benefit;
\$ 25,000	Accident Medical Deductible (waived for Presumptive Disability – see brochure)
\$ 50,000	Accidental Death & Dismemberment
\$ 500,000	Cash Benefit, catastrophic loss payable in addition to accident medical benefit
\$ 100,000	Crisis Management benefit
\$ 5,000	Seatbelt and airbag benefit

Class II: (Student Activities Grades P-12)

Covers students while on premises when school is in session and while participating in school sponsored and directly supervised activities (except interscholastic athletics), and while traveling directly and without interruption between school and the site of such activities, provided such travel is arranged by and is at the direction of the School, and while traveling directly and without interruption between home and school to attend regularly scheduled classes (includes 1 hour immediately before and 1 hour after regularly scheduled classes).

(Same benefits as listed above under Catastrophic Coverage – Class I.)

Optional School Purchased Plan:

Short-Term 24-Hour Plan:

Provides excess accident and emergency sickness medical coverage for students participating in school sponsored and supervised activities involving periods without direct and immediate school supervision.

Benefits:

\$ 25,000	Basic accident medical benefits (100% UCR)
\$1,000,000	Catastrophic benefit subject to \$25,000 deductible (100% of UCR) with 10 year benefit
\$ 500,000	Cash Benefit – depends on severity of loss
\$ 25,000	Accidental Death & Dismemberment
\$ 1,000	Emergency Sickness Benefit

Rate: \$1.85/participant/calendar day