

## Intercollegiate Sports Catastrophic Policy

### Summary of Coverage

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| Maximum Accident Medical Benefit          | The plan pays 100% of the reasonable and customary charge for eligible expenses up to the medical maximum of \$5 million  |
| Deductible: Incurring period of two years | \$25,000 must be satisfied with 104 weeks from the original date of injury  |
| Benefit Period                            | 10 years  |
| Accidental Death and Dismemberment        | Hospital semi-private room and board  |
| Covered Accident Medical Service(s)       | Hospital ancillary services<br>Services of a Physician or RN<br>Ambulance Service to or from a hospital<br>Laboratory tests<br>Radiological procedures<br>Anesthetics and the administration of anesthetics<br>Blood, blood products and the transfusion thereof<br>Physical Therapy and Occupational Therapy<br>Durable medical equipment<br>Artificial limbs, artificial eyes or other prosthetic appliances<br>Medicines or drugs administered by a Physician or that can be obtained only with a Physician's written prescription |
| Special Adaptation Benefit                | Provided if medically necessary and approved by the company   |
| Family Adjustment Benefit                 | Provided if medically necessary and approved by the company   |
| Medical Benefit for Illness               | Provided if medically necessary and approved by the company   |