



Collegiate Sport Med STM – Short Term Medical

As athletic administrator, you are responsible to make sure every athlete has health insurance for injuries and illnesses that occur both on and off the field. If your student-athlete is uninsured, you now have a program that will cover him/her 24 hours a day, 7 days a week. This program solves the problem of student-athletes who are not on a school-sponsored plan, their parents' insurance, or cannot secure a plan that has coverage for sports injuries. This program was created with the input of athletic directors, trainers and school administrators from all over the country.

Exclusive Short Term Medical features include:

- Up to \$750,000 benefit per Coverage Period
- Coverage up to 12 months at a time in most states, unlimited reapplies
- Choice of Deductibles (\$250, \$500, \$1,000, \$2,500 & \$5,000)
- Coinsurance options of 80/20 or 50/50 up to either \$5,000 or \$10,000
- Freedom to choose any doctor or hospital
- \$25,000 foreign travel benefit (for care while outside of the US)
- Immediate coverage ... 12:01 am tomorrow morning
- Easy and immediate online enrollment using debit, credit card or ACH check.

Who is the carrier (underwriter) on this program?

Starr Indemnity & Liability Company is an admitted insurer rated "A" (Excellent) by A.M. Best Company. Starr Indemnity & Liability Company has sole financial responsibility for its products. Note: this product may not be available in all states.

How do I start?

First, you choose your Deductible: \$250, \$500, \$1,000, \$2,500 or \$5,000. This is the amount of Covered Expenses that each Covered Person must pay before Coinsurance benefits are payable.

Then, you choose your Coinsurance amount of 80/20 or 50/50 up to \$5,000 or \$10,000. After the Deductible is satisfied, this represents the percent of covered expenses that we pay and that you pay up to the chosen Coinsurance Limit.

Once you've reached your Coinsurance limit of either \$5,000 or \$10,000, we pay 100% up to the Coverage Period maximum of \$750,000. * Certain conditions have a limited maximum benefit.

What medical expenses are covered?

The following benefits are for Insured and each Covered Dependent subject to the plan Deductible, Coinsurance Percentage, Coinsurance Limit and Coverage Period maximum of \$750,000. Benefits are limited to the Usual, Reasonable and Customary charge for each Covered Expense, in addition to any specific limits stated in the Policy.



- Inpatient Hospital miscellaneous charges and average semi-private room rate up to \$1,000 per day
- Intensive or Critical Care & miscellaneous charges up to \$1,250 per day
- Doctor Office and Urgent Care Center – up to \$25 cash reimbursement per visit, up to 4 visits per Coverage Period - After 4th visit, standard Deductible and Coinsurance Limits apply
- Outpatient Hospital or Emergency Room Care (includes Emergency Room Doctor) - up to \$500 per day
- Foreign Travel (medical care while in a foreign country) after a \$250 Benefit Deductible up to a \$25,000 maximum per Coverage Period
- Skilled Nursing Facility \$30 per day up to a maximum of 30 days per Coverage Period
- Ambulatory Surgical Center or Outpatient Hospital Surgical Facility
- Surgeon Services in the Hospital or Ambulatory Surgical Center up to \$2,500/surgery or \$5,000/Coverage Period
- Assistant surgeon services up to 20% of surgeon benefit
- Anesthesia services up to 20% of surgeon benefit
- X-ray exams, laboratory tests and analyses, radioactive isotope therapy, oxygen, casts, splints, crutches, braces, surgical dressings, artificial limbs or eyes, rental of medical supplies
- Ambulance ground or air maximum benefit of \$250 per trip
- Blood or blood derivatives and their administration
- Mammography
- Inpatient prescription drugs
- Interscholastic or intercollegiate organized competitive sports.
- Home Health Care up to \$40 per visit up to a maximum of 40 visits per Coverage Period
- Hospice Care up to \$5,000 maximum per Coverage Period - Acquired Immune Deficiency Syndrome (AIDS) up to \$10,000 maximum per Coverage Period
- Temporomandibular Joint Disorder (TMJ) up to \$3,500 maximum per Coverage Period
- Gallbladder surgery up to \$2,500 maximum per Coverage Period
- Organ tissue transplants up to \$50,000 maximum per Coverage Period
- See contract for full list of coverages

4-Tier Drug Card – Included at no additional cost:

With Advanced Benefits 4-tier prescription discount drug card, you pay up to \$10, \$20 or \$50 for Formulary or Generic drugs and receive a generous discount on your Brand Name drugs. This card is accepted at over 43,000 pharmacies throughout the United States. The network includes pharmacy chains as well as thousands of independent pharmacies throughout the country. This is automatically included at no extra cost with Collegiate Sport Med STM.

Additional benefits included on this STM plan:

When purchasing this STM plan, you are automatically enrolled in the MedSense Guaranteed Association. It is a not-for-profit Illinois corporation. Through your membership in MSGA, you will enjoy discounts on a variety of Health and Travel services. Following is an overview of your membership benefits:

- Emergency Medical Information Card - Wallet size card provides personal medical information in case of an emergency.*
- GlobalFit Fitness Program - To help improve member health and well-being you and your family can take advantage of discounts at 1,500 top fitness clubs nationwide.*
- Vitamin Discount - Nutritional R&D provides a complete line of quality vitamins, nutritional supplements, herbal remedies and health food products at discount prices.*
- GymAmerica.com - You and your family receive special pricing on the all-in-one interactive toolkit for a personalized diet and exercise program designed specifically for you.*
- Car Rental Discounts - Take advantage of affordable auto rental rates from Alamo, Avis, Hertz and National.*
- Gulliver's Travel Service - This service features competitive pricing and great service for airfare, tours and cruises*.
- Hearing Service - Mail order service providing 10 to 60% discount on quality hearing aids.*
- Travel Club - Provides discounts on cruises and tour packages.*
- HopTheShops.com - Cybermall featuring over 100 high quality e-tailers and stores with special discounts and features.*

**These are not insurance benefits. These are association discounts and lifestyle benefits and are not affiliated with Starr Indemnity & Liability Company or the Collegiate Sport Med Short Term Medical Plan.*



What charges and services are not covered?

- Not medically necessary, except as specifically defined in the Policy
- Payable by Medicare or Workers' Compensation coverage
- Payable under any automobile insurance
- Declared or undeclared war, participation in a riot, illegal act or occupation, or an attempted felony or assault
- Pregnancy or childbirth, except for Complications of Pregnancy
- Maternity and newborn treatment prior to Hospital discharge
- Infertility or sterilization treatments or procedures
- Mental illness or nervous disorders, attempted suicide or intentionally self-inflicted Injury
- Learning disorders, autism, attention deficit disorder or hyperactivity
- Alcoholism or abuse, drug addiction or abuse
- Cost of programs, treatment or procedures for tobacco use cessation
- Dental or orthodontia care, eye exams or glasses, hearing aids or sleeping disorder
- Cosmetic or reconstructive procedures, except as specifically covered
- Outpatient prescription or legend drugs or any over-the-counter medications or vitamins
- Experimental or investigational services
- Transplant services to the transplant donor
- Foot conditions, acne or varicose veins or treatment of obesity
- Services or supplies furnished or provided by an immediate family member
- Skydiving, scuba diving, hang or ultralight gliding, all-terrain vehicle, dirt bike, snowmobile, go-cart, boat or aircraft
- Racing with a motorcycle
- Any sports for pay or profit or participation in rodeo contests
- Certain surgeries during the first 6 months
- Medical care received outside of the United States or its possessions in excess of the Foreign Travel Benefit
- See contract for full list of exclusions

How do I enroll my student-athletes?

The enrollment process for your student-athletes is a simple one. Student-athletes would simply follow a secure link to complete personal information and answer a few easy questions to qualify. There the student would secure his/her insurance and you will receive their ID cards immediately. Prior to the school year beginning, you will be given that personalized web-link which contains the Deductible and Coinsurance options that were chosen by you.



