

SPORT ACCIDENT EXCESS MEDICAL COVERAGE

Sport Accident Excess Medical coverage provided under the USA Volleyball master insurance policy is intended to provide up to \$25,000 of Sport Accident Excess Medical coverage for injuries sustained while participating in an approved or sanctioned event. The coverage is **not** designed to replace existing medical coverage available to a participant through employment or any other means and cannot be used in lieu of existing medical coverage. The sole purpose of the Sport Accident Excess Medical coverage is to help supplement the out of pocket costs (deductibles, co-payments, coinsurance) associated with primary medical coverage and to provide reimbursement for covered sports accidents when no other collectible insurance is available.

Coverage will reimburse an injured participant for their portion of covered expenses subject to the Sport Accident Excess Medical deductible. The Sport Accident Excess Medical deductible is currently \$250 if other primary health care coverage is available, or \$1,000 if no other health care coverage is available.

To assist you in understanding how Sport Accident Excess Medical claims may be handled if submitted to the insurance carrier for payment, the following claims scenarios have been developed. Find the claims scenario that matches your particular claim situation to determine how the Sport Accident Excess Medical coverage may apply. The following are examples only and may not reflect the terms and conditions of the policy that might apply to an individual claim.

Scenario #1 \$3,500 Broken Ankle
Primary Health Care \$500 deductible and 80/20 coinsurance

Primary Coverage

\$3,500 Billed to primary carrier
-\$ 500 Primary Deductible (participant responsible)
\$3,000 Balance to be considered by primary carrier
-\$ 600 20% coinsurance (participant responsible)
\$2,400 Payment by primary carrier

Excess Coverage through USAV

\$ 500 Deductible from above
\$ 600 Coinsurance from above
\$1,100 Balance to be considered by excess carrier
-\$ 250 Excess Deductible (participant responsible)
\$ 850 Payment by excess carrier

Scenario #2 \$3,500 Broken Ankle
No primary health coverage

Excess Coverage through USAV

\$ 3,500 Billed to excess carrier
-\$1,000 Excess Deductible (participant responsible)
\$ 2,500 Payment by excess carrier

SPORT ACCIDENT EXCESS MEDICAL COVERAGE (Continued)

Scenario #3 \$300 Laceration to eyebrow

Primary Health Care \$250 Deductible 80/20 coinsurance

Primary Coverage

\$ 300 Billed to primary carrier

-\$250 Primary Deductible (patient responsibility)

\$ 50 Balance to be considered by primary carrier

-\$ 10 20% coinsurance (patient responsibility)

\$ 40 Payment by primary carrier

Excess Coverage through USAV

\$ 250 Deductible from above

\$ 10 Coinsurance from above

\$ 260 Balance to be considered by excess carrier

-\$250 Excess Deductible (participant responsible)

\$ 10 Payment by excess carrier

Scenario #4 \$300 Laceration to eyebrow

No primary health coverage

Excess Coverage through USAV

\$ 300 Billed to excess carrier

-\$1,000 Excess Deductible (participant responsible)

\$ 0 Payment by excess carrier

Scenario #5 \$30,000 Knee Injury

Primary Health Care is an HMO, but Participant elects not to use required doctors or hospitals.

If primary health care coverage is available and the choice is made not to use required providers, for whatever reason, the SPORT ACCIDENT EXCESS MEDICAL COVERAGE WILL NOT APPLY. The intent of the Sport Accident Excess Medical coverage is to supplement Primary Medical coverage whenever it is available.