



Athletic Injury Medical Expense (AIME) Program

COVERAGE SUMMARY

INSURER:
CSURMA (Self Insured Plan of Benefits)

AXIS Insurance Company (Travel Accident and AD&D)

POLICY TERM:
July 1, 2016 to July 1, 2017

POLICY NO:
CSURMA-AIME-1617
COSB-50821-926



QUESTIONS:

Stacey L. Weeks
(415) 403-1448
sweeks@alliant.com

Robert Leong
(415) 403-1441
rleong@alliant.com

Van Rin
(415) 403-1408
vrin@alliant.com

COVERED NAME ENTITY:

California State University Risk Management Authority (CSURMA)

COVERED MEMBERS:

1. California State University, Bakersfield
2. California State University, Chico
3. California State University, Dominguez Hills
4. California State University, East Bay
5. California State University, Fresno
6. California State University, Fullerton
7. Humboldt State University
8. California State University, Long Beach
9. California State University, Los Angeles
10. California Maritime Academy
11. California State University, Monterey Bay
12. California State University, Northridge
13. California State Polytechnic University, Pomona
14. California State University, Sacramento
15. California State University, San Bernardino
16. San Diego State University
17. San Francisco State University
18. San Jose State University
19. California Polytechnic State University, San Luis Obispo
20. California State University, San Marcos
21. Sonoma State University
22. California State University, Stanislaus

COVERAGE PARTIES:

Any regularly enrolled student who is a participant on the intercollegiate team roster of the covered member, or is engaged in scheduled activities to become a roster participant of an intercollegiate team of the covered member.

COVERED ACTIVITIES:

Self Insured Plan of Benefits:

Benefits are limited to injuries sustained during participation in regularly scheduled intercollegiate sports events of the covered member, including during the regular season for such sport and the supervised or customary activities within the scope of such sport. Coverage includes the sports listed on the sports census from each covered member.

Travel Accident and AD&D (AXIS Insurance Company):

Class 1: Provides coverage benefits while participating in the supervised and sponsored participation, practice or off season conditioning of a participating intercollegiate sport. Coverage does not include travel. The covered loss must take place a) on the premises of the member campus during normal hours of operation or during scheduled functions; b) on the premises of the member campus during other periods if attending or participating in a Covered Activity; or c) away from the premises of the member campus while attending or participating in a Covered Activity at its scheduled site.

Class 2: Provides coverage benefits while participating in the supervised and sponsored group travel only for activities covered under Class 1. This coverage includes, travel without delay, deviation or interruption, between home and the site of the Covered Activity.

While we believe this Summary of Insurance fairly represents the terms, conditions and exclusions found in your insurance policies, in the event of any differences between the policies themselves and this summary, the policy provision will direct any resolution. This summary is not intended to replace or supersede any of your insurance contracts.



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COVERED BENEFITS (Plan of Benefits):

1. Medical Expense
2. Expanded Medical Benefits
3. Excess Accident provision
4. HMO/PPO provision
5. Re-injuries and Aggravations of prior injury
6. Third Party Refunds are defined

COVERED BENEFITS (Accident / Travel Policy):

The amount of each Covered Expense where applicable will be the Usual and Customary Charge

- Inpatient Hospital Services
- Miscellaneous Expenses (In-Hospital Physiotherapy; Nurse Services; Orthopedic Appliances; Pre-Admission Test)
- Ambulatory Medical Center
- Emergency Room Treatment
- Physician Services
- Outpatient X-ray, CT Scan, MRI and Laboratory Tests
- Ambulance Services (Air and Ground)
- Medical Equipment Rental (Includes Orthopedic devices)
- Medical Services and Supplies
- Dental Services
- Prescription Drugs

LIMITS / SUB-LIMIT / DEDUCTIBLE:**Self Insured Plan (Plan of Benefits CSURMA)**

\$90,000 Each Condition
\$0 Deductible
104 weeks Benefit Period

Travel Accident and Accidental Death & Dismemberment (AXIS Insurance Company)

\$15,000 Class 1 – does not include group travel
\$15,000 Class 2 – includes group travel
\$500,000 Accidental Death & Dismemberment

Full Excess Medical Expense

Other Health Care Plan Reduction 0%
\$0 Class 1 – total maximum for all Accident Medical Benefits
\$90,000 Class 2 – total maximum for all Accident Medical Benefits
90 days after First Covered Expenses must be incurred
Covered Accident
260 weeks Benefit Period
Deductible Class 1 - \$0
Deductible Class 2 - \$25,000 each Covered Accident

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COMMON EXCLUSIONS (Partial):

1. Suicide or any attempt thereof by a covered person
Intentionally self-inflicted injuries
Any injury occurring other than as a participant in a member campus intercollegiate athletic event, or the practice thereof
Dental treatment, except as a result of injury to sound and natural teeth
The covered person being intoxicated
Expenses for the treatment of sickness or disease
Benefit will not be paid for services or treatment rendered by any person who is:
 - a. employed or retained by member campus
 - b. living in the Insured Person's household
 - c. an Immediate Family Member, including domestic partner, of either the Insured Person or the Insured Person's Spouse; or
 - d. the Insured Person

THIRD PARTY CLAIMS ADMINISTRATOR (Effective July 1, 2015):

Health Special Risk, Inc. (HSR)
HSR Plaza II, 4100 Medical Parkway
Carrollton, TX 75007

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