

Student Accident & Sickness Plans for the **2024-2025** School Year



Arranged and Administered by

 **myers | stevens | toohey**

ABOUT MYERS-STEVENS & TOOHEY (MS&T)

- Founded in 1970, MS&T is a fully licensed Managing General Agent/ Third Party Administrator
- Provides carefully integrated insurance solutions to thousands of school systems throughout the United States
- Over 53 years of experience and knowledge in the highly specialized area of Student Accident Insurance
- Committed to superior customer service from plan design to payment of claims
- Allows insureds the freedom to seek medical treatment from any licensed provider
- Gives access to First Health, one of the largest provider networks in the nation



ABOUT MS&T CLAIMS ADMINISTRATION

- On-site claims administration provided by a seasoned and experienced team with an average tenure of over 27 years.
- Average claims response is less than 10 business days
- Claims accuracy audit score has averaged 99.1% over the last 11 years
- HIPAA and OFAC compliant
- Open 5 days per week 7:30 am to 4:30 pm Pacific Standard Time, Monday through Friday
- Claims team and support staff routinely go the extra mile
- Bi-lingual support

ABOUT FIRST CHOICE

- First Choice is an extensive provider network that allows for deep discounts on billed charges
- Savings average over 41%
- Comprehensive coverage in urban and rural markets eliminate the patch-work approach
- Over 5,000 hospitals, 90,000 ancillary facilities, and 1 million health care professional service locations nationwide
- 98% of the U.S. population with access to a network provider
- Electronic web directories which enable members to find network providers, office hours, languages spoken, hospital affiliation and driving directions
- Annually, *U.S. News & World Report* publishes **America's Best Hospitals**. Students and athletes will have access to the best of care and lower costs as the great majority of these hospitals and doctors published in this report are contracted.

MS&T'S UNDERWRITING COMPANY

MST has been working with ACE American Insurance Company (a CHUBB member company) to underwrite its student insurance programs for over 20 years. This long-term relationship gives us the trust needed to optimally design our programs to best fit the needs of our schools and students. Additionally, we have the flexibility needed to address special situations as they arise.



Overview

Chubb is the world's largest publicly traded property and casualty insurer, providing commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance.

- As an underwriting company, we assess, assume and manage risk with insight and discipline
- Chubb operates in 54 countries and territories, with approximately 40,000 employees serving a diverse group of clients worldwide

Balance Sheet Strength

(As of December 31, 2023)

- Total assets of \$228.9 billion
- Total capital, which reflects our capacity to take on risk, of \$74.3 billion
- Net loss reserves of \$60.2 billion back our policyholder commitments
- Book value, or shareholders' equity in the company, is \$59.5 billion
- Total investments of \$136.7 billion are predominantly investment grade fixed income securities

Balanced, Diversified Leader

- The leading personal lines insurer for America's successful individuals and families and a large personal lines provider globally
- A global leader in personal accident and supplemental health insurance
- A P&C reinsurer
- An international life insurer focused on Asia

Current Ratings ¹		
Rating Agency Ratings	Financial Strength Rating	Outlook
S&P	AA	Stable
A.M. Best	A++	Stable
Fitch	AA	Stable
Moody's	Aa3	Positive

¹Ratings apply to Chubb's core operating insurance companies as of January 04, 2024. For ratings of individual insurance companies, see Investor Information on investors.chubb.com.

This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by ACE American Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law. The terms and conditions of coverage are set forth in the policies issued in the states in which the policy is delivered under form numbers AH-55720-Base and AH-55720-CAT. Complete details may be found in the policies which can be found on file with the district office. Coverage may not be available in all states or certain terms may be different where required by state law. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.

STUDENT ACCIDENT & SICKNESS PROGRAMS

Student injuries can represent problems for families as well as the school involved. This is especially the case when the student is otherwise uninsured or underinsured. Accessing care can be an issue and the risk of litigation against the school may increase with every out-of-pocket dollar a family experiences.

Changes in the delivery of healthcare and personal finance

- ❗ Despite what many may think about the evolution of health care in the U.S., there remain a significant number of students who are completely uninsured for a variety of reasons.
- ❗ Another segment consists of those covered as dependents through either individual or employer health plans where co-insurance has increased dramatically.
- ❗ Choice of providers has become more limited when families discover their doctors and facilities are no longer participating in their network.
- ❗ And, while many students may be covered under Medicaid, lower reimbursement levels mean that significant number of providers do not accept Medicaid patients.
- ❗ Out-of-pocket spending for health care continues to be a leading hardship with medical debt being the #1 cause of bankruptcy in the US.*
- ❗ 60% of Americans are unable to cover an unexpected \$1,000 expense**; a concern when the average ER cost for a broken bone is \$10,000. †

By providing Student Accident Insurance, schools can help families access and pay for the medical care needed by their children following covered school-related injuries.

Student Accident Insurance can also:

- ✓ Facilitate compliance with relevant state law or Board policy (when applicable)
- ✓ Mitigate liability exposure and related costs to the school resulting from uninsured or underinsured school-related injuries
- ✓ Provide access to additional 24/7 coverage for both accidents and sickness † †
- ✓ Help families avoid serious financial hardship
- ✓ Remove financial barriers for children participating in extracurricular/co-curricular activities
- ✓ Reduce the administrative load for staff
- ✓ Foster positive relationships with the community

* <https://finance.yahoo.com/news/medical-debt-uniquely-american-problem-155327746.html>

** <https://www.cnbc.com/2019/01/23/most-americans-dont-have-the-savings-to-cover-a-1000-emergency.html>

† <https://www.talktomira.com/post/how-much-does-an-er-visit-cost>

† † Plans do not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and do not satisfy a person's individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA).



PLAN DESCRIPTIONS

Our plans* can provide useful insurance protection for families. They can even be used to assist with the high co-insurance, deductibles and other cost sharing requirements common to many of today's health plans. To assist families during unforeseen emergencies and help expand choice of provider, the voluntary coverages below are offered for accidents or illnesses.

Student Accident & Sickness Plan

Covers Injuries sustained and Sickness commencing while covered under the plan. Coverage protects your student 24 hours a day, anywhere in the world, including participating in all interscholastic sports, except high school tackle football.

\$200,000 maximum coverage per Injury - \$50,000 maximum coverage per Sickness - \$10,000 accidental death benefit

There is a \$50 deductible (disappearing**) per Accidental Injury or Sickness.

Any student of a participating School or School District, grades P-12, is eligible to purchase the Student Accident & Sickness Plan. The first payment provides coverage for the remainder of the month premium is received by the Company plus the following month. Thereafter, premium is billed and payable every two months. If subsequent payments are not made for any reason, the student's coverage under the Student Accident & Sickness Plan will end.



Tackle Football Accident Plans

Covers injuries caused by accidents occurring:

- While practicing or playing in interscholastic high school tackle football activities which are School-sponsored and directly supervised, including spring practice and summer conditioning, weight training and passing league; and
- While traveling for football in a School Vehicle or traveling directly and without interruption between School and off-campus sites for such activities.

NOTE: Football coverage can be made effective as early as May 1st, 2024.

Full-Time (24/7) Accident Plans

Covers injuries caused by accidents occurring 24 hours a day, anywhere in the world, except while participating in interscholastic tackle football. Note: Faculty/staff are also eligible for this plan!



School-Time Accident Plans

Covers injuries caused by accidents occurring:

- While on School premises during the hours and on the days when the School's regular classes are in session, including one hour immediately before and one hour immediately after regular classes, while the Covered Person is continuously on the School premises;
- While participating in or attending School-sponsored and directly supervised School Activities including interscholastic athletic activities and non-contact spring football (except interscholastic high school tackle football);
- While traveling directly and without interruption: to or from residence and School for regular attendance; or School and off-campus site to participate in School-sponsored and directly supervised School Activities;
- While traveling in School Vehicles at any time.

Dental Accident Plan

Covers injuries to teeth caused by accidents occurring anywhere in the world, 24 hours a day, including participation in all sports and all forms of transportation. The "Benefit Period" under the dental plan provides accident dental benefits for up to one year from the date of first Treatment. However, the benefit period for an Injury may be extended each year, provided that: coverage is renewed prior to October 1, the student remains enrolled in grades P-12, and written notice is received by the Company at the time of injury that further Treatment will be deferred to a later date.

Coverage is not limited to treatment of sound, natural teeth. We pay a maximum of \$75,000 up to 100% of the Usual, Customary and Reasonable charges for Treatment of injured teeth, including repair or replacement of existing caps and crowns. (We do not pay for damage to or loss of dentures or bridges or damage to existing orthodontic equipment.)



* Plans do not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and do not satisfy a person's individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA).

**May be satisfied by other primary insurance.

BENEFITS

(Applies to all plans except the Dental Accident Plan)

We will pay benefits only for covered Injuries sustained (or covered Sickness if this coverage is purchased) while insured under this School Year's plan. Benefits payable will be based on the Usual, Customary and Reasonable Charges incurred for covered medical and dental services, as defined by the Policy, subject to exclusions, requirements and limitations. We do not pay for a service or supply unless it is Medically Necessary and listed in the Description of Benefits below. Applicable benefits mandated by Washington will be included in the covered expenses. The covered person may go to any licensed provider of their choice however, seeking Treatment through a *First Choice* contracted provider may reduce your out-of-pocket costs.

To find participating *First Choice* medical providers nearest you, call 800-231-6935 or log on to www.fchn.com.

Covered Benefit Levels	Low Option	High Option	Student Accident & Sickness Plan
PLAN NAME	MAXIMUMS PER ACCIDENT OR SICKNESS		
Tackle Football Accident Plan	\$25,000	\$50,000	\$50,000 Maximum per Sickness \$200,000 Maximum per Accident
Full-Time 24/7 Accident Plan	\$50,000	\$150,000	
School-Time Accident Plan	\$25,000	\$50,000	
Deductible (Disappearing*) Per Covered Accident/Sickness	\$0		\$50
COVERED EXPENSES	BENEFIT MAXIMUMS		
Hospital Room & Board (semi private room rate) - Paid up to:	60%	100%	80%
Inpatient Hospital Miscellaneous Charges All other miscellaneous charges - Paid up to	\$600/Day	\$1,600/Day	80% to \$4,000/Day
Intensive Care Unit - Paid up to	\$1,500/Day	\$2,500/Day	80%
Hospital Emergency Room (room & supplies)	100%		80%
Outpatient Surgery, Misc. (room & supplies)	\$600	\$1,500	80% to \$4,000
Physician Non-Surgical Treatment & Exam (excluding Physical Therapy)			
First Visit	\$40	\$70	80%
Each Follow Up	\$25	\$45	80%
Consultation (when referred by attending Physician)	\$150	\$250	80%
Surgery	50% to \$12,000	90% to \$12,000	80%
Assistant Surgeon Services	25% of Surgical Allowance		80%
Anesthesiologist Services	25% of Surgical Allowance		80%
Physiotherapy (includes related office visits) when prescribed by a Physician	\$30/Visit to \$500	\$60/Visit to \$700	80% to \$2,000
Diagnostic X-Ray Examinations	60% to \$500	90% to \$500	80%
Diagnostic Imaging MRI, Cat Scan	80% to \$500	80% to \$1,000	80%
Ambulance (from site of covered loss directly to hospital)	100%		80%
Laboratory Procedures and Registered Nurse Services	60%	100%	80%
Braces and Appliances	60% to \$300	100% to \$700	80% to \$1,000
Prescription Drugs	60%	100%	80%
Dental Services (including dental x-rays) for Treatment due to a covered Accident	60%	90%	80%
Eyeglass Replacement (for replacement of broken eyeglass frames or lenses resulting from a covered Accident requiring medical Treatment)	\$300	\$300	80%

ACCIDENTAL DEATH, DISMEMBERMENT, LOSS OF SIGHT, PARALYSIS, AND PSYCHIATRIC/PSYCHOLOGICAL COUNSELING BENEFITS

In addition to medical benefits, if, within 365 days from the date of Accident covered by the policy, bodily Injuries result in any of the following losses, we will pay the benefit set opposite such loss. Only one such benefit (the largest) will be paid for all such losses due to any one Accident.

Accidental Death	\$10,000
Single dismemberment or entire loss of sight in one eye	\$25,000
Double dismemberment or entire loss of sight in both eyes, or paraplegia or hemiplegia or quadriplegia	\$50,000
Counseling - In addition to the AD&D benefits, we will pay 100% of the Usual, Customary and Reasonable costs of psychiatric/psychological counseling needed after covered dismemberment, loss of sight or paralysis up to	\$5,000

RATES

Accident-Only Rates: (One-Time Payment Per Student for Entire School Year)

COVERAGE OPTIONS	Low-Option	High-Option
Interscholastic Tackle Football	\$134	\$280
Full-Time (24/7)	\$117	\$273
School-Time	\$32	\$68

Student Accident & Sickness Rates: **\$139** First Payment covers the remainder of that month in which it was paid and the month following
\$238 Subsequent payments cover additional two-month periods

Dental Accident Coverage is **\$21** if purchased separately or **\$17** when added to any purchased Plan(s).

Effective and Termination Dates

Coverage begins at 11:59 p.m. on the latest of the following dates: the day the Company receives the completed enrollment form, and the required premium is paid, or August 01, 2023, provided the company receives the completed enrollment form and premium is paid. Coverage ends at 11:59 p.m. on July 31, 2024 provided the required premium is paid.

OPTIONAL COVERAGES



Worldwide Exchange Accident & Sickness Plan

Available on either a blanket or individually purchased basis. Covers both inbound and outbound international students. Valuable travel assistance features are also included in this plan.

Basic Benefits:	100% Usual, Customary and Reasonable charges for covered expenses	Maximum per Injury or Sickness:	\$500,000
Rate:	\$64 per participant per month		

School-To-Work Coverage

Many schools offer job shadowing and other employer partnerships meant to help students prepare for the future. Our School-to-Work plan covers students participating in such programs and while traveling directly between school and the approved work site.

Basic Benefits:	100% Usual, Customary and Reasonable charges for covered expenses	Maximum per Injury:	\$25,000
Rate:	\$4.50/participant per day	Minimum premium required:	\$250

Specified Trip and Student Activities Coverage

Both the frequency and severity of injuries tend to increase when students are not supervised. This can create a heightened liability exposure. Our Short-Term 24-Hour/Specified Trip coverage protects your students on an around-the-clock basis. It should be strongly considered for high-risk activities or situations where it is impossible or impractical to keep students under constant, direct and immediate supervision. Examples include ski trips, camping excursions, overnight field trips, amusement park visits, out-of-state travel, etc.

Basic Benefits:	100% Usual, Customary and Reasonable charges for covered expenses	Maximum per Injury:	\$25,000
Catastrophic Benefits:			\$1,000,000
Rate:	\$1.56/participant per day	Minimum premium required:	\$35

Special Activities?

If you have any unique activities or concerns, please call our office for a coverage plan that best suits your needs!

LIMITED ACTIVITIES COVERAGE

The following coverages will be provided in consideration of your district's completed application and with the understanding and assurance that the district will make diligent efforts to distribute and promote the voluntary student accident insurance options to the parent/guardian of every enrolled student.

NOTE: To receive these coverages, please complete the Limited Activities Agreement attached to the application.

Interscholastic Sports Coverage

Covers injuries to interscholastic athletes who: 1) did not purchase student accident insurance because district personnel inadvertently failed to offer student accident insurance plans to the injured athlete as required by Education Code (where applicable) and 2) did not file a Waiver of Student Insurance, and 3) participated in interscholastic athletics without any insurance coverage. Benefits are paid at 100% of Usual, Customary and Reasonable charges up to a maximum of \$1,500 per Accident.

Non-Competing Participants Coverage

Covers injuries occurring while traveling in a School Vehicle to a School sponsored athletic event as a representative of the School to assist with non-competitive activities associated with the event, e.g. members of school bands, cheerleaders, pompom girls and team managers. Benefits are paid at 100% of Usual, Customary and Reasonable charges up to a maximum of \$1500 per Accident.



One-Day Field Trip Coverage

Covers injuries which occur while your students are attending or participating in School-sponsored one-day field trips which are under the direct supervision of School.

Benefits are paid at 100% of Usual, Customary and Reasonable charges up to a maximum of \$1,500 per Accident.

Students attending or participating in interscholastic sports activities are not covered under this plan.

Blanket Accidental Death Coverage

Provides a \$2,500 accidental death benefit for all of your students and district employees for loss resulting from an Accident occurring while attending School or participating in any school sponsored activities and under the direct supervision of the School during the regular School Year, including all sports and while being transported in a School-provided and operated vehicle.

Felonious Assault (Counseling Benefit) Coverage

Provides up to a \$1,500 psychiatric or psychological counseling benefit for all of your students for counseling required after a felonious assault against a student. Benefits are provided for any student whose injury occurs during the regular School Year while: traveling directly to or from School; participating in a School-sponsored and supervised activity; or on the School's premises. A felonious assault is an act of violence directed against a student, which results in a bodily Injury for which a student receives medical Treatment, and the School files a written report with the police within 24 hours of the assault. Benefits are paid at 100% of Usual, Customary and Reasonable charges.

ADMINISTRATIVE SERVICES

As an MGA/TPA, Myers-Stevens & Toohey provides many services on behalf of our clients and underwriting partners. Those services include, but are not limited to, designing, marketing, and fully administering the plans.

In order to deliver those services in a first-class fashion, we must also employ a first-class team. Collectively our team members are well-versed in all of our student accident plans and are able to promptly and professionally assist customer inquiries on the spot.

Secure data collection and financial management

All data collected is solely used for delivering agreed upon services. These include enrollment of students, billings, claims adjudication and underwriting.

We take security and fraud prevention very seriously and ensure that all data records, physical or digital, are stored in compliance with all applicable regulatory statutes in secured & temperature-controlled warehouses. Our systems allow for easy data retrieval with the ability to produce premium, enrollment, and claims reports as needed.

DISTRIBUTION

We will provide your schools with both fillable electronic and paper brochures forms detailing our coverage options. Parents/guardians of every enrolled student should receive a brochure on or before the start of the School Year for optimal results. To further assist in the delivery and distribution process, we offer the following services:

Digital Distribution


- PDF brochures available in 6 different languages with direct online enrollment access
- Claim forms also available via fillable PDF format
- Seamless marketing integration through leading online registration and distribution portals
- Direct email and website marketing capabilities. We are happy to work with your internal webmasters and IT staff at no charge!

COVERAGE VERIFICATION ENSURES RESULTS

Enrollees in our voluntary plans will receive personalized Insurance Verification cards.

We believe proof of coverage is important. With proof of coverage in hand, not only is it easier for parents to access the care their children need, but providers are more inclined to "bill the insurance" first.

This enables families to focus on recovery rather than fronting the costs of care.



When it comes to handling money we are proud to contract with only top-rated financial institutions offering the latest in industry technology. We leverage these technologies to guarantee timely and secure transactions which help us cover our clients faster.

Reporting tools



Our school clients can access real-time enrollment information to verify individual student coverage. We routinely provide our clients with detailed claims reports to help

them better evaluate risk exposures and sources of injury at each of their sites.

Print Distribution

- Convenient packaging by school site – our boxes are clearly labeled as Student Insurance Materials
- Materials delivered when and where you indicate – individual sites, district office or district warehouse
- Real-time tracking – immediate confirmation of shipment status including date, delivery address and signature verification
- Each shipment includes enrollment brochures, claim forms and other necessary documents



Exclusions

1. Dental care or Treatment including damage to or loss of dentures or bridges or damage to existing orthodontic equipment. This exclusion does not apply to care of sound, natural teeth and gums required due to an Injury resulting from an Accident while the Covered Person is insured under the Policy, and rendered within 12 months of the Accident
2. Damage to or loss of dentures or bridges or damage to existing orthodontic equipment.
3. War or any act of war, declared or undeclared.
4. Commission of or active participation in a riot or insurrection; fighting or brawling, except in self-defense; commission of or attempt to commit a felony; or other illegal activity.
5. Suicide, attempted suicide or intentionally self-inflicted injury.
6. Treatment by persons employed or retained by a School, or by any Immediate Family or member of the Insured's household; or covered medical expenses for which the Insured would not be responsible for in the absence of the Policy.
7. Practice or play in interscholastic high school tackle football (unless separate football coverage is purchased), intercollegiate sports, semi-professional sports, or professional sports.
8. Injury covered by Worker's Compensation, Employer's Liability Laws, or similar occupational benefits; expenses payable by any automobile insurance policy without regard to fault.
9. Sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical Treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food. (Does not apply to the Sickness-Only Coverage under the *Student Accident & Sickness Plan*.)
10. Treatment of detached retina (unless directly caused by an Injury), osteomyelitis, or pathological fractures.
11. Treatment of hernia. (Does not apply to the Sickness-Only Coverage under the *Student Accident & Sickness Plan*.)

In addition to the General Exclusions listed in the Policy, the following exclusions may apply to the 24-Hour Sickness Benefit Rider:

1. The diagnosis and treatment of non-malignant warts, moles and lesions, acne or allergies, including allergy testing.
2. Any expenses related to the treatment of tonsils, adenoids, or congenital weakness; or expenses for Treatment of congenital anomalies and conditions arising or resulting directly there from.
3. Benefits are not payable for a Sickness that is a "Pre-existing Condition" (a condition for which the Insured received medical treatment, care or advice within 3 months before being insured under the Policy). But, this exclusion does not apply after the Insured has been insured under the Policy for 3 straight months or was insured under prior creditable coverage.

In addition to the General Exclusions listed in the Policy, the following exclusions may also apply to the 24-Hour Dental Accident Benefit Rider:

1. Aggravation or reinjury of a condition existing prior to the Accident.
2. Infection, except a pyogenic infection through an open wound caused by a Covered Accident.
3. Orthodontic treatment for any purpose, unless necessitated by a covered Injury.

Student Accident & Sickness benefits are subject to a pre-existing condition limitation. Refer to Policy for definitions. This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including but not limited to, the payment of claims.

Requirements and Limitations

Aggravations of Injuries which did not occur while insured under this plan are paid up to \$500 maximum benefit per policy term. School-time and high school tackle football injuries must be reported to the School within 72 hours of the date of Injury. The first Physician's visit must be within 365 days after the Accident occurs or Sickness commences. A claim form must be filed with Myers-Stevens & Toohey & Co., Inc. within 90 days after the date of loss or as soon as reasonably possible. The plan pays for covered expenses incurred within up to a year from the date of the first Treatment. However, should the Injury sustained require the removal of surgical pins, continued Treatment for serious burns, or Treatment of a non-union or mal-union fracture, the benefit period will be extended to 104 weeks. Each covered condition may be subject to a deductible - see plan details.

Definitions

Accident means a sudden, unexpected and unintended incident. "**Covered Accident**" means an Accident that results in Injury or loss covered by the Policy. **Injury** means accidental bodily harm sustained by the Insured that results directly from an Accident (independently of all other causes) and occurs while coverage under the Policy is in force. The Injury must be caused solely through accidental means. All injuries sustained by one person in any one Accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury. **Medically Necessary** or **Medical Necessity** means the services or supplies provided by a Hospital, Physician, or other provider that are required to identify or treat an Injury and that, as determined by Us, are: (1) consistent with the symptom or diagnosis and Treatment of Injury; (2) appropriate with regard to standards of good medical practice; (3) not solely for the convenience of the Insured; and (4) the most appropriate supply or level of service that can be safely provided. When applied to the care of an Inpatient, it further means that the Insured's medical symptoms or condition requires that the services cannot be safely provided as an Outpatient. **Sickness** means illness or disease contracted by and causing loss to the Insured Person whose Sickness is the basis of claim. Any complications or any condition arising out of a Sickness for which the Insured Person is being treated or has received Treatment will be considered as part of the original Sickness. All related conditions and recurrent symptoms of the same or similar condition will be considered one Sickness. Usual, Customary and Reasonable Charges - "**Usual**" means those charges made by a provider for services and supplies rendered to all patients for the same or similar Injury. "**Customary**" means those charges made by the majority of providers in the area for the same or similar services or supplies. "**Reasonable**" means those charges that do not exceed the majority of the prevailing fees in the area for the same or similar services or supplies. "**Area**" means a county or larger geographically significant area as determined by Us. "**School Activities**" means an event or activity that is sponsored, authorized, and supervised by the School and is an official part of the School's curriculum or program.

Excess Provision

In order to keep premiums as affordable as possible, these plans pay benefits on a non-duplicating basis. This means, if a person sustains a loss covered under these plans that is covered under any other valid and collectable insurance, any amount payable or provided by the other coverage will be subtracted from the covered expenses, and we will pay benefits based on the remaining amount.

IMPORTANT NOTICE: Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at <http://www.chubb.com>. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. The terms and conditions of coverage are set forth in the policies issued in the states in which the policy is delivered under form number AH-11648a. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

CERTAIN INSURANCE PLANS DESCRIBED HEREIN PROVIDE SHORT-TERM LIMITED DURATION SICKNESS BENEFITS. THEY DO NOT CONSTITUTE COMPREHENSIVE HEALTH INSURANCE COVERAGE (OFTEN REFERRED TO AS "MAJOR MEDICAL COVERAGE") AND DO NOT SATISFY A PERSON'S INDIVIDUAL OBLIGATION TO SECURE THE REQUIREMENT OF MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT (ACA). FOR MORE INFORMATION ABOUT THE ACA, PLEASE REFER TO WWW.HEALTHCARE.GOV.



YEARS
OF SERVICE

 **myers | stevens | toohey**

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