

# Athletic Injury Medical Expense (AIME) Program

### **COVERAGE SUMMARY**

### **INSURER:**

CSURMA (Self Insured Plan of Benefits)

### **POLICY TERM:**

July 1, 2018 to July 1, 2019



### **QUESTIONS:**

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

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

**Van Rin** (415) 403-1408 <u>vrin@alliant.com</u>

## **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 participating CSU campus, or is engaged in scheduled activities to become a roster participant of an intercollegiate team of the participating CSU campus. Coverage for student-athletes, student coaches, student managers, athletic training students and student cheerleaders who are injured while participating in a Covered Activity.

## **COVERED ACTIVITIES:**

Benefits are limited to injuries sustained during participation in regularly scheduled intercollegiate sports events of the participating CSU campus, 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 participating CSU campus.

Benefits for a Covered Event are for players on an athletic team who are qualifying intercollegiate sport competition scheduled by the CSU campus, official team activities; conditioning; and practice sessions.

For players on an athletic team, Covered Event must be authorized by, organized by or directly supervised by an official representative of the CSU campus (not including any activities not directly a part of a Qualifying Intercollegiate Sport, such as camps, clinics and other events not conducted by the CSU campus).

Covered Event, for Student Cheerleaders, does not include any activities, camps, clinics, national competitions, fund-raisers, alumni events; unless the activity is directly associated with the activities of a Qualifying Intercollegiate Sport team or conducted by the Insured Person's Participating School.



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# **COVERED BENEFITS (Plan of Benefits):**

The plan of benefits is a self-funded by the participating campuses of the California State University System in excess of other valid and collectible insurance.

When a covered person requires medical services as the result of an injury covered under these benefits, the CSURMA/AIME will pay the expenses actually incurred for the necessary treatment of such injury. Expenses include and not limited to:

- 1. Medical Expense
- 2. Expanded Medical Benefits
- 3. Excess Accident provision
- 4. HMO/PPO provision
- 5. Use of hospital emergency room
- 6. Dentist Fees for injury to sound
- 7. Physical therapy fees
- 8. Prescription drugs, if prescribed by the covered person's physician
- 9. Laboratory tests
- 10. Expanded medical benefits
- 11. Out-of-Network provision
- 12. Third Party Refunds are defined

# LIMITS / SUB-LIMIT / DEDUCTIBLE:

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

# **EXCLUSIONS (Partial):**

- 1. Suicide or any attempt thereat by a covered person
- 2. Intentionally self-inflicted injuries
- 3. Infections, except pyogenic infections due to accident cut
- 4. Any injury occurring other than as a participant in a member campus intercollegiate athletic event, or the practice thereof
- 5. Dental treatment, except as a result of injury to sound and natural teeth
- 6. The covered person being intoxicated
- 7. Expenses for the treatment of sickness or disease
- 8. 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

Health Special Risk, Inc. (HSR)

HSR Plaza II, 4100 Medical Parkway Carrollton, TX 75007