

## 2021/2022 Colorado Voluntary Student Accident Insurance

Underwritten By: Axis Insurance Company  
Administered By: K&K Insurance Group, Inc.

### Coverage Plans and Rates

	With Extended Dental	Without Extended Dental
<p><b>24-Hour Accident</b> Around-the-clock. Before, during and after school. Weekends, vacation and all summer including summer school. School sponsored and extracurricular sports excluding High School Football</p>	<p>Low Option: \$167.00 High Option: \$250.00</p>	<p>Low Option: \$157.00 High Option: \$241.00</p>
<p><b>24-Hour Accident (Summer Only Coverage)</b> Summer begins on the first day after the school year ends. Summer ends the first day of the next school year.</p>	<p>Low Option: \$41.00 High Option: \$61.00</p>	<p>Low Option: \$32.00 High Option: \$51.00</p>
<p><b>At-School Accident</b> During the regular school term, on school premises while school is in session. Direct and uninterrupted travel to and from home and scheduled classes. School Sponsored and supervised activities and sports excluding High School Football. Travel to and from school sponsored and supervised activities and sports while in a school furnished or approved vehicle.</p>	<p>Low Option: \$39.00 High Option: \$53.00</p>	<p>Low Option: \$30.00 High Option: \$43.00</p>
<p><b>Extended Dental (Accident Only)</b> Supplemental coverage extended to students with At-School, 24-Hour or Football Coverage – Limited to Covered Person’s policy effective dates and accident only coverage option selected. Replaces standard dental coverage with coverage of 80% of Reasonable Charges to a maximum limit of \$10,000 per policy term.</p>		
<p><b>High School Football</b> Play or practice of regularly scheduled football.</p>	<p>Low Option: \$215.00 High Option: \$347.00</p>	<p>Low Option: \$206.00 High Option: \$338.00</p>
<p><b>High School Football (Spring Only)</b> For new players who participate in spring training and not already insured under Football Coverage. Sports seasons are defined by your state high school athletic association.</p>	<p>Low Option: \$91.00 High Option: \$144.00</p>	<p>Low Option: \$81.00 High Option: \$135.00</p>

## Schedule Of Benefits

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### Accident Medical Benefit

#### Scope of Coverage Applicable to Accident Medical Benefits

Any benefit limits and benefit percentages apply, unless otherwise specified, on a per Insured Person – per Covered Loss basis. Any applicable Deductibles must be satisfied within the time periods specified before benefits are payable.

Primary Medical Expense

Total Maximum for all Accident Medical Benefits	\$25,000
First Covered Expenses must be incurred within	60 days after the Covered Accident
Benefit Period	52 weeks from the date of the Covered Accident
Deductible	\$0
Deductible applies to	each Covered Accident
Deductible must be satisfied within	52 weeks from the date of the Covered Accident

#### Low Option

##### **Covered Expenses**

Determination of the amount of each Covered Expense, and where applicable, each Usual and Customary Charge, will be made solely by the Company.

##### **Benefit Percentage and Other Limits**

#### **Expanded Medical Benefit For Covered Sports Conditions**

100% of Usual and Customary Charges

Covered Sports Conditions

bursitis; sprains; hernia; muscle tears; tendonitis; and repetitive motion injuries

#### **Heart and Circulatory Conditions**

100% of Usual and Customary Charges

Covered Heart and Circulatory Conditions

heat exhaustion; heart attack; cardiac arrest, stroke; burst aneurysm

#### **Inpatient Hospital Services**

Room and Board Expenses

Semi-Private Room

Up to \$150 per day

#### **Miscellaneous Expenses**

\$600 maximum per day

Physician's Visits (limited to one visit per day)

\$40 first day/\$25 each subsequent day

#### **Ambulatory Medical Center**

\$1,000 maximum

**Emergency Room Treatment** (treatment must be rendered within 72 hours from the time of the injury)

\$150 maximum

Surgery

\$1,000 maximum

\*Allowance is calculated: 100% of Usual and Customary Charges for the 1<sup>st</sup> procedure, 50% of Usual and Customary Charges for the 2<sup>nd</sup> procedure, and 25% of Usual and Customary Charges for each additional procedure when performed through different incisions/portals.

Assistant Surgeon 100% of Usual and Customary Charges

\*Allowance is calculated: 20% of the surgical maximum for the surgery performed as indicated above.

Anesthesia and its Administration 100% of Usual and Customary Charges

\*Allowance is calculated: 20% of the surgical maximum for the surgery performed as indicated above.

Outpatient Physician Visits (limited to one visit per day) \$40 first day/\$25 each subsequent day

**Outpatient X-ray** \$200 maximum  
**Outpatient Diagnostic Imaging Services** \$300 maximum  
**Outpatient Laboratory** \$50 maximum  
**Outpatient Physiotherapy** (limited to one visit per day) \$30 first day/\$20 each subsequent day, 5 day maximum  
 (includes acupuncture; microthermy; manipulation; diathermy; massage therapy; heat treatment; and ultrasonic treatment)

**Ambulance Services (Air and Ground)** \$300 maximum

**Medical Equipment Rental (Includes Orthopedic devices)** \$75 maximum

**Dental Services** \$10,000 maximum per policy term if extended dental option is purchased. \$200 per tooth if extended dental option is not purchased.

**Prescription Drugs** \$75 maximum

**Consultant** \$200 maximum

**Replacement of Eye Glasses, Contact Lenses or Hearing Aids** 100% of Usual and Customary Charges

**High Option**

**Covered Expenses**

**Benefit Percentage and Other Limits**

Determination of the amount of each Covered Expense, and where applicable, each Usual and Customary Charge, will be made solely by the Company.

**Expanded Medical Benefit For Covered Sports Conditions** 100% of Usual and Customary Charges

Covered Sports Conditions bursitis; sprains; hernia; muscle tears; tendonitis; and repetitive motion injuries

**Heart and Circulatory Conditions** 100% of Usual and Customary Charges

Covered Heart and Circulatory Conditions heat exhaustion; heart attack; cardiac arrest, stroke; burst aneurysm

**Inpatient Hospital Services**

Room and Board Expenses

Semi-Private Room	80% of Usual and Customary Charges
<b>Miscellaneous Expenses</b>	\$1,200 maximum per day
Physician's Visits (limited to one visit per day)	\$60 first day/\$40 each subsequent day
<b>Ambulatory Medical Center</b>	\$1,200 maximum
<b>Emergency Room Treatment</b> (treatment must be rendered within 72 hours from the time of the injury)	\$300 maximum
Surgery	\$1,200 maximum
*Allowance is calculated: 100% of Usual and Customary Charges for the 1 <sup>st</sup> procedure, 50% of Usual and Customary Charges for the 2 <sup>nd</sup> procedure, and 25% of Usual and Customary Charges for each additional procedure when performed through different incisions/portals.	
Assistant Surgeon	100% of Usual and Customary Charges
*Allowance is calculated: 25% of the surgical maximum for the surgery performed as indicated above.	
Anesthesia and its Administration	100% of Usual and Customary Charges
*Allowance is calculated: 25% of the surgical maximum for the surgery performed as indicated above.	
Outpatient Physician Visits (limited to one visit per day)	\$60 first day/\$40 each subsequent day
<b>Outpatient X-ray</b>	\$600 maximum
<b>Outpatient Diagnostic Imaging Services</b>	\$600 maximum
<b>Outpatient Laboratory</b>	\$300 maximum
<b>Outpatient Physiotherapy</b> (limited to one visit per day) (includes acupuncture; microthermy; manipulation; diathermy; massage therapy; heat treatment; and ultrasonic treatment)	\$60 first day/\$40 each subsequent day, 5 day maximum
<b>Ambulance Services (Air and Ground)</b>	\$800 maximum
<b>Medical Equipment Rental (Includes Orthopedic devices)</b>	\$140 maximum
<b>Dental Services</b>	\$10,000 maximum per policy term if extended dental option is purchased. \$500 per tooth if extended dental option is not purchased.
<b>Prescription Drugs</b>	\$200 maximum
<b>Consultant</b>	\$400 maximum
<b>Replacement of Eye Glasses, Contact Lenses or Hearing Aids</b>	100% of Usual and Customary Charges

## **Accidental Death and Dismemberment Benefits**

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Covered Loss must occur within 365 days of the Covered Accident. Not more than the Aggregate Limit of \$500,000 will be paid for all Covered Losses, Covered Accidents and Covered Injuries suffered by all Insured Persons as the result of any one Covered Accident that occurs under one of the Conditions of Coverage. This Aggregate Limit is payable only once, should more than one Condition of Coverage apply. We will pay the greater amount. If this amount does not allow all Insured Persons to be paid the amounts this Policy otherwise provides, the amount paid will be the proportion of the Insured Person's loss to the total of all losses, multiplied by the Aggregate Limit.

<b>COVERED LOSS</b>	<b>BENEFIT AMOUNT</b>
Loss of Life	\$10,000
Loss of Two or More Hands or Feet	\$10,000
Loss of Sight of Both Eyes	\$10,000
Loss of Speech and Hearing (in Both Ears)	\$10,000
Loss of One Hand or Foot and Sight in One Eye	\$10,000
Loss of One Hand or Foot	\$5,000
Loss of Sight in One Eye	\$5,000
Loss of Speech	\$5,000
Loss of Hearing (in Both Ears)	\$5,000
Loss of Hearing in One Ear	\$2,500
Loss of Thumb and Index Finger of the same Hand	\$2,500
Exposure and Disappearance	Included

## Exclusions

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### COMMON EXCLUSIONS

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In addition to any benefit or coverage specific exclusion, benefits will not be paid for any loss which directly or indirectly, in whole or in part, is caused by or results from any of the following unless coverage is specifically provided for by name in the Description of Benefits Section or Conditions of Coverage Section:

1. intentionally self-inflicted injury, suicide, or any attempt while sane;
2. commission or attempt to commit a felony or an assault;
3. commission of or active participation in a riot or insurrection;
4. declared or undeclared war or act of war or any act of declared or undeclared war unless specifically provided by this Policy;
5. flight in, boarding or alighting from an Aircraft, except as a passenger on a regularly scheduled commercial airline;
6. travel in any Aircraft owned, leased operated or controlled by the Policyholder, or any of its subsidiaries or affiliates. An Aircraft will be deemed to be "controlled" by the Policyholder if the Aircraft may be used as the Policyholder wishes for more than 10 straight days, or more than 15 days in any year;
7. sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, (including exposure, whether or not Accidental, to viral, bacterial or chemical agents) whether the loss results directly or non directly from the treatment except for any bacterial infection resulting from an Accidental external cut or wound or Accidental ingestion of contaminated food;
8. voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a Physician and taken in accordance with the prescribed dosage;
9. injuries compensable under Workers' Compensation law or any similar law;
10. operating any type of vehicle or Conveyance while under the influence of alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which the Insured Person has been provided a written warning against operating a vehicle or Conveyance while taking it. Under the influence of alcohol, for purposes of this exclusion, means intoxicated, as defined by the motor vehicle laws of the state in which the Covered Loss occurred;
11. the Insured Person's intoxication. The Insured Person is conclusively deemed to be intoxicated if the level in His blood exceeds the amount at which a person is presumed, under the law of the locale in which the accident occurred, to be under the influence of alcohol if operating a motor vehicle, regardless of whether He is in fact operating a motor vehicle, when the injury occurs. An autopsy report from a licensed medical examiner, law enforcement officer's report, or similar items will be considered proof of the Insured Person's intoxication;
12. an Accident if the Insured Person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license, unless: (a) the Insured Person holds a valid learners permit and (b) the Insured Person is receiving instruction from a driver's education instructor;
13. aggravation, during a Covered Activity, of an injury the Insured Person suffered before participating in that Covered Activity unless the Company receives a written medical release from the Insured Person's Physician;
14. participating in any hazardous activities, including the sports of snowmobile, ATV, (all terrain or similar type wheeled vehicle), personal watercraft, sky diving, scuba diving, skin diving, hang gliding, cave exploration, bungee jumping, parachute jumping or mountain climbing;
15. medical or surgical treatment, diagnostic procedure, administration of anesthesia, or medical mishap or negligence, including malpractice unless it occurs during treatment of a Covered Injury; or
16. benefits will not be paid for services or treatment rendered by any person who is:

- a. employed or retained by the Policyholder;
- 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.

## **EXCLUDED EXPENSES**

The following will not be considered Medically Necessary Covered Expenses unless coverage is specifically provided:

- 1. cosmetic surgery, except for reconstructive surgery needed as the result of a Covered Injury;
- 2. any elective or routine treatment, surgery, health treatment, or examination, including any service, treatment or supplies that: (a) are deemed by the Company to be experimental or investigational; and (b) are not recognized and generally accepted medical practice in the United States;
- 3. examination or prescriptions for, or purchase, repair or replacement of, wheelchairs, braces, appliances, orthopedic braces, or orthotic devices;
- 4. treatment in any Veteran's Administration, Federal, or state facility, unless there is a legal obligation to pay;
- 5. services or treatment provided by persons who do not normally charge for their services, unless there is a legal obligation to pay;
- 6. repair or replacement of existing artificial limbs, eyes and larynx;
- 7. treatment of an injury resulting from a condition that the Insured Person knew existed on the date of a Covered Accident, unless the Company has received a written medical release from his Physician.

In no event will the Company's total payments for the Insured Person exceed the Total Maximum for all Accident Medical Benefits shown in the *Schedule of Benefits*.

Other Exclusions that apply to this Benefit are in the Common Exclusions Section.