

DOMESTIC PRIMARY INSURANCE

Short Term Accident and Sickness

The Allied National short-term medical insurance plan provides quality health insurance coverage for college students and student athletes.

ELIGIBILITY

The Short Term Medical PLUS plan is designed for college athletes, ages 17 to 29, plus spouses age 29 and under, and dependent children under age 19. To be eligible, you must:

- Be a U.S. citizen (or foreign resident living in the United States with at least two (2) years of U.S. residency);
- Not have other medical insurance coverage in force; and
- Answer “no” to all the medical questions on the application.

AVAILABILITY

AK, AR, CO, DE, FL, GA, IA, IL, IN, MD, MI, MO, NC, NE, NM, NV, OH, OK, OR, PA, RI, SC, TN, TX, VA, WA, WI, WV, WY

COVERED ACTIVITIES

Most medical services, including physician care, Inpatient and Outpatient hospital services, laboratory testing and surgical services are covered by the Allied Short Term Medical PLUS plan. This plan provides coverage for non-work related sickness and injury during the school year. Coverage for intercollegiate athletic bodily injuries is included up to \$10,000.

EFFECTIVE DATES

Coverage is effective for a minimum of one month up to a maximum of the balance of the current school year (May 31st). This is equivalent to 10 months of coverage if enrolled on August 1st. The non-continuous coverage design of this plan keeps it compliant with healthcare laws and keeps it affordable to you.

PRICING

Rates vary by state, age and gender.

SCHEDULE OF BENEFITS

Medical Maximum Benefit- Lifetime	\$250,000
Sports-Related Injuries	\$10,000
Deductible- In Network	\$500 OR \$1000
Maximum In/Out of Network	\$400 per Person per Policy Year
Co-Insurance Rate- In Network	80% to \$2,000 then 100% to plan maximum
Prescription Drug Discount Plan	EBC Card averages 20% savings
Air Ambulance-transportation	\$750 per trip
Durable Medical Equipment Rental	\$250 maximum (not to exceed purchase price)
Human Organ or tissue transplant	\$10,000/\$250,000 Lifetime Max
Extension of benefits	30-90 days but only for Total Disability

Important Notes:

- Plan is not tied to an HMO/PPO network. No provider restrictions allows you to choose your medical provider
- Short-term medical products do not meet the Affordable Care Act's definition of minimal essential coverage and therefore do not fulfill an individual's requirement to maintain coverage.
- For a complete list of limitations & exclusions, visit: <https://collegeathletes.alliednational.com>

Carrier: American Alternative Insurance Corporation (AAIC), a subsidiary of Munich Re American Corp and rated A+

Claims Administrator: Allied National, Inc. Overland Park, KS

For a complete list of the available plans, limitations & exclusions, visit:

<http://tempmedsales.alliednational.com/?affiliate=29888>



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