

# WE'VE STARTED A WHOLE NEW GAME

**athleticcare<sup>SM</sup>** is a one-of-a-kind insurance solution designed specifically for student athletes.

Finding coverage for your student athletes can be difficult in today's insurance market.

Short-term policies are being phased out by the government and exchanges only allow enrollment a few times per year, giving student athletes limited options ... until now.

**athleticcare<sup>SM</sup>** by Cypress Risk Management is a comprehensive ACA-compliant health insurance solution, providing access to high-quality medical insurance that includes benefits for athletic injuries.



This unique and innovative solution makes it easy to offer comprehensive and affordable health insurance for student athletes.

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**athleticcare<sup>SM</sup>**

## Health Insurance Benefits

Actuarial Value Benefits	Network	Non-Network
Plan Maximum	Unlimited	
Intercollegiate Sports Benefit	\$1,000 ICS Benefit	
Deductible	\$100	\$200
Out-of-Pocket Maximum	\$5,000 Ind	\$5,000 Ind
Coinsurance	90% of PA	70% of R&C
OV Co-pay	90% of PA	70% of R&C
ER Co-pay	\$100 then 90%	\$100 then 90%
Rx Co-pays	\$10/\$30/\$50	\$10/\$30/\$50
Preventive/Wellness	100% of PA	70% of R&C

## Intercollegiate Sports Expanded Benefits

Plan Maximum (Accident Medical Expense - AME)	Up to \$25,000 per injury
Deductible	\$1,000 per injury
Coinsurance	100% after the deductible, Full Excess
Benefit Period	104 weeks from the date of the covered accident
First Medical Treatment (includes treatment provided by Student Health Services or an Athletic Trainer)	Within 90 days of the injury to trigger the claim to be eligible under this policy
Accidental Death and Dismemberment (AD&D)	\$5,000
AD&D Aggregate Limit of Indemnity	\$100,000
Accidental Dental Benefit	Same as Medical Maximum
Payment terms	Excess, 100% of Usual & Customary Charges
Expanded Medical Coverage, Recurring Injuries	Included
HMO/PPO Denial Coverage	Included
Pre-existing Condition Coverage	Included
Cardiovascular accident, heat exhaustion, stroke or other traumatic events caused by exertion (H&C Benefit)	Included

**athleticare<sup>SM</sup>** is the solution you have been waiting for.  
Contact us today for a free quote.

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