



KSI CONSULTING, LLC
"The Specialty Insurance Professionals"



We have you protected!

Student Accident Shield

Accident Insurance that protects a college and university's most valuable resource...its students!

Summary:

Congratulations! As an enrolled student at **Point University**, you are being provided an accident insurance product. This accident insurance product is in excess of your primary insurance coverage. This is a valuable benefit should an unforeseen accident occur – especially one that requires significant medical payments.

A summary of the coverage you have in effect is as follows:

- 🛡️ \$10,000 benefit per injury - 24-hour Accident Coverage (excluding Intercollegiate Sports Injuries)
- 🛡️ \$5,000 benefit per injury - Intercollegiate Sports Accident Coverage (only applicable to student athletes)
- 🛡️ \$10,000 maximum benefit - Accidental Death, Dismemberment (AD&D) or Loss of Sight benefit
- 🛡️ Deductible Amount - \$0
- 🛡️ Benefit Period - 52 weeks
- 🛡️ Co-insurance Percentage - 100% of Usual, Reasonable & Customary (URC) Charges
- 🛡️ Type of Coverage - Full Excess
- 🛡️ Claims Administrator - AG Administrators

Benefits of Student Accident Shield:

- 🛡️ Student Accident Shield **ONLY COVERS ACCIDENTS.**
- 🛡️ As a Point University Student, you are required to maintain health insurance while enrolled.
- 🛡️ If there is a lapse in primary health insurance, a hold will be put on your student account.
- 🛡️ If primary health insurance lapse, you will be responsible for any excess cost not covered by Student Accident Shield.
- 🛡️ This coverage is worldwide 24/7 and will protect you on and off campus (See List of Exclusions).
- 🛡️ This program will cover accidents related to participation in club and intramural sports.
- 🛡️ If you are a student-athlete, you will have \$5,000 of intercollegiate sports accident coverage.

We understand that many questions exist regarding a new product of this nature. Below are some frequently asked questions and responses that should help:

FAQ

- Q:** Will this policy cover accidents that are not related to a specific school related activity?
A: Yes. This coverage is worldwide 24/7 and will protect you on and off campus.
- Q:** Will this policy cover participation in organized activities such as club and intramural sports?
A: Yes.
- Q:** Will this policy provide coverage if a student is sick?
A: No. This is accident only coverage. Benefits are not payable for loss due to sickness.
- Q:** If I have primary health insurance what benefits will I receive from having this accident coverage?
A: This accident plan may cover various out-of-pocket expenses such as deductibles, denied benefits and co-insurance fees that you may be responsible for from your primary health insurance plan.
- Q:** Can students receive a refund if they withdraw from school?
A: No. The policy is underwritten on a blanket basis and only applies to actively enrolled students and only during the period of coverage.
- Q:** If a student enrolls either in the Spring semester or for Summer school can the student receive a pro-rated premium?
A: No.

CLAIM PROCEDURE

Should you need to file a claim you can obtain the required Claim Packet from Casey Greiwe in the Academic Building (Office 266) or Kristen Harris (for athletic injuries incurred during sporting events) at the Field House. You will also need to include itemized bill(s) and Explanation of Benefit statements from your primary insurance company with the completed claim form. The Claims Packet will provide detailed directions for claims submission.

Please make sure that bills are addressed to come to where you, the student, are living.

We hope you find this new accident protection to be beneficial while providing additional piece of mind. Please contact Casey Greiwe at casey.greiwe@point.edu or visit Office 266 in the Academic Center for questions or more information.

Policy Highlights and Notable Exclusions

A listing of Policy Highlights and Exclusions are included within you packet but will also be available on the *MyPoint* intranet site after July 1, 2015.