

Roman Catholic Diocese of Harrisburg

Sports Insurance for 2019-2020 School Year

Dear Principal:

The Diocese has purchased excess/secondary insurance to cover most medical expenses from injury for all high school students in the five (5) Diocese High Schools and Students, grades 7-12, at both Lebanon Catholic Regional School and Our Lady of Lourdes Regional School. This insurance program covers students participating in interscholastic and intramural sports, band, cheerleading, gym classes, special activities, school time field trips and activities as related to a covered activity. Coverage is also extended to students of a Diocese elementary school who have not yet reached High School, but are participating in a high school interscholastic sport activity with one of the Diocese High School / Regional School interscholastic sports teams. This insurance is intended to supplement, not replace, primary health insurance coverage.

Benefits are provided for accidental injuries for which medical treatment by a physician, surgeon, dentist, or registered nurse, hospital services, ground ambulance services, or x-rays are rendered. The initial treatment must be rendered within 90 days of the date of accident, and benefits are limited to \$25,000 for two years. If the \$25,000 benefit is reached within two years, there is a separate catastrophic policy which extends the benefit to ten years and a maximum of \$5,000,000. There is also a \$2,500 per claimant limitation on physical therapy.

Listed below are accidental medical expense benefits covered for 100% of Usual, Reasonable & Customary Charges:

- Hospital Room & Board – Daily

- Intensive Care Room & Board – Daily

- Hospital Miscellaneous

- Outpatient pre-Admission Testing

- Outpatient Hospital Emergency Room Treatment

- Surgical:

 - Primary Surgeons, Assistant Surgeons, Second Surgical Opinion, Anesthesia and Surgical Facility

- Doctor's Visits:

 - In-Hospital and Office Visits

- X-ray and Laboratory

- Nursing

- Ground Ambulance

- Medical Equipment Rental Charges

- Medical Services and Supplies

- Expanded Medical Benefit for Covered Sports Conditions

 - Covered: repetitive motion injuries, strains, sprains, hernia, tennis elbow, tendonitis, bursitis and muscle tears

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Heart and Circulatory Conditions

Covered: heart attack, stroke, brain circulatory malfunctions and heat exhaustion

Dental Treatment for Injury Only

Out-Patient Prescription Drug

Eyeglasses, Contact Lenses, Hearing Aids – Related to a Covered Accident Only – Replacement Only

Accidental Death Benefit: \$10,000

Accidental, Dismemberment, Loss of Sight: \$20,000

If a student is injured, parents should be instructed to:

1. Report the claim to your Primary Health Insurance Carrier (primary) and to A-G Administrators, LLC (excess/secondary). You may obtain a claim form from the school office, or the A-G Administrators webpage at www.agadministrators.com . Print/complete this form and send to the address below. Please have the section pertaining to the school completed by a school official.
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A-G Administrators, LLC
PO Box 979
Valley Forge, PA 19482
Phone: 610.933.0800

2. If possible, attach medical bills to the Claim Report when it is submitted to A-G Administrators, LLC. This should be done within 90 days from the date of injury. If medical bills must be sent at a later date, be sure to indicate school name, student's name, and the date of injury.
3. If A-G Administrators, LLC requests additional information, please respond immediately to expedite the prompt handling of your claim.
4. Any questions may be referred to the A-G Administrators, LLC at 610.933.0800.