

Summary of Student-Athlete Insurance Benefits

Student-Athlete's Personal Health Insurance (If any)

- Student-athlete's personal health insurance acts as primary coverage for all student-athlete injuries.
- Athletes without personal health insurance retain primary coverage by the college's group plans (below).

University Group Health Insurance

- All full-time students at Georgian Court University are required to purchase the school's group accident plan. Student-athletes are no exception to this.
- This plan has a \$0 deductible - However, as mentioned above, this plan acts in excess to the athlete's personal health insurance (for accidents only).
- Benefits are payable for injuries at 100% of the usual and customary rate up to \$10,000.
- Illnesses are not covered under the University's plans.

Athletic Accident Insurance Plan

- Georgian Court University provides excess accident coverage for all student-athletes through a plan administered by Bob McClusky (BMI). This plan applies to injuries sustained as a direct result of participation in, or travel to / from intercollegiate athletic events.
- This plan acts as excess insurance and only considers claims after they have been submitted to all other applicable insurance policies.
- Benefits are payable at 100% of Usual and Customary with a deductible of \$10,000 and a ceiling of \$90,000.
- Dental claims that occur as a result of athletic participation are handled just like any other athletic accident claim and are eligible for the same benefits.
- Illnesses are not covered under the Athletic Accident plan.