

TEAM INSURANCE: JO AND ADULT PLANS

If your USA Softball organization does not mandate individual registration, USA Softball JO (Youth) teams can purchase insurance through the USA Softball team insurance program after they have registered their teams with USA Softball. The package plan, which includes liability and accident/medical insurance, is available for purchase. Since liability insurance is included with USA Softball adult registration, adult teams have the option to purchase team accident insurance.

The package insurance plan includes:

Accident Insurance

Policy Limits	
\$250,000	Accident medical/dental expense limit
\$5,000	Accidental death
\$10,000	Accidental dismemberment benefit
\$2,500	Physical therapy/chiropractic limit (subject to \$100 max per visit)
\$1,000	Durable medical equipment limit
\$1,000	Rx limit
90/10	Coinsurance
\$250 per claim	Youth deductible
\$500 per claim	Adult deductible

Policy limitations: The policy covers medical and dental bills that are incurred within 52 weeks of the date of injury. Benefits under this policy, including surgical procedures, are paid on a usual and customary basis (meaning the average charge for that service in your area), which is determined by geographic region. Therefore, payments by this policy may be less than what your physician or medical service provider has charged you. Medical services must begin within 60 days of the date of injury; dental treatment must start within 180 days. Your claim form must be submitted within one year from the date of injury. There is a 90/10 coinsurance under this policy.

This is **excess** insurance and only applies after you or the claimant have first used any personal or group medical insurance, or any other health benefit plan that may apply. If there is no other applicable insurance, this policy will pay on a primary basis, after the deductible and subject to the policy terms.

Important note on out-of-network claims: Claimants who choose to go outside of their HMO network or who do not follow the rules of their primary insurance plan, and whose claim is denied as a result by a primary insurance plan, will not have their claim covered by the USA Softball plan either. The USA Softball excess accident policy follows the eligibility rules of any primary health insurance plan in place.

NOTABLE EXCLUSIONS UNDER THE ACCIDENT PLAN

No benefits will be paid for a loss caused by or resulting in the following:

1. Service or treatment rendered by a doctor or any other person employed or retained by the policy holder
2. Eyeglasses or contact lenses, hearing aids, or the examination for the prescription or fitting thereof
3. Expenses for treatment on or to the teeth, except for treatment resulting from injury to natural teeth
4. Hernia of any kind
5. Injury covered by workers' compensation or similar legislation, or automobile no-fault law
6. First aid rendered at the scene of the accident
7. Any sickness or bodily illness
8. Air travel, except on a commercial aircraft operating on a regularly scheduled passenger route
9. Injuries received as a consequence of the injured party's intoxication (alcohol or drug related), as defined by the laws of the jurisdiction where the loss occurred