

2021 VOLUNTARY STUDENT ACCIDENT MEDICAL PLANS SCHEDULE OF BENEFITS

Voluntary Plans	Standard	Economy	Budget
Medical Maximum	\$25,000	\$25,000	\$25,000
Deductible	\$0	\$0	\$0
Coverage	Full Excess	Full Excess	Full Excess
Benefit Period	1 Year	1 Year	1 Year
Loss Period	60 days	60 days	60 days
Inpatient			
Room & Board	100% U&C	100% U&C	\$200 per day
Intensive Care	100% U&C	100% U&C	\$400 per day
Hospital Miscellaneous	\$1,200 per day	\$900 per day	\$500 per day
Surgery	80% U&C / \$3,000 Maximum	80% U&C / \$2,500 Maximum	80% U&C / \$1,000 Maximum
Assistant Surgeon	25% of Surgery Allowance	25% of Surgery Allowance	25% of Surgery Allowance
Anesthetist	25% of Surgery Allowance	25% of Surgery Allowance	25% of Surgery Allowance
Registered Nurse	100% U&C	100% U&C	80% U&C
Physician Visits	\$50 per day	\$40 per day	\$25 per day
Outpatient			
Surgery	80% U&C / \$3,000 Maximum	80% U&C / \$2,000 Maximum	80% U&C / \$1,000 Maximum
Day Surgery Miscellaneous	\$3,000 Maximum	\$2,000 Maximum	\$750 Maximum
Assistant Surgeon	25% of Surgery Allowance	25% of Surgery Allowance	25% of Surgery Allowance
Anesthetist	25% of Surgery Allowance	25% of Surgery Allowance	25% of Surgery Allowance
Outpatient Miscellaneous Benefit	\$1,200 Maximum	\$1,100 Maximum	\$400 Maximum
Physician Visits	\$50 per day	\$40 per day	\$25 per day
Physiotherapy	\$50 per day / \$800 Maximum	\$40 per day / \$600 Maximum	\$25 per visit / 10 visit Maximum
Medical Emergency	\$300 Maximum	\$200 Maximum	\$100 Maximum
X-Rays	\$800 Maximum	\$600 Maximum	\$300 Maximum
Laboratory	\$500 Maximum	\$300 Maximum	\$100 Maximum
Prescription Drugs	\$300 Maximum	\$200 Maximum	\$75 Maximum
Other			
Ambulance	\$1,000 Maximum	\$800 Maximum	\$300 Maximum
Durable Medical Equipment	\$500 Maximum	\$400 Maximum	\$100 Maximum
Dental	\$1,500 Maximum	\$1,000 Maximum	\$500 Maximum
AD&D	\$20,000	\$20,000	\$10,000
Eyeglasses, Contacts, Hearing Aids	\$400 Maximum	\$300 Maximum	\$200 Maximum

The description of this program is only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. We encourage agents to read the full policy form and any applicable endorsements for full terms and conditions and encourage their policyholders to do the same. Alive Risk is part of RSG National Specialty Programs, a unit of the RSG Underwriting Managers division of RSG Specialty, LLC, a Delaware limited liability company based in Illinois. RSG Specialty, LLC, is a subsidiary of Ryan Specialty Group, LLC(RSG). Alive Risk and the other RSG National Specialty Programs are managed by thirty-year industry veteran Chris McGovern. Alive Risk works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain states, and some products may only be available from surplus lines insurers. In California: RSG Specialty Insurance Services, LLC (License # 0G97516). ©2021 Ryan Specialty Group, LLC