

# **ACCIDENT MEDICAL INSURANCE PLAN**

## **MARYLAND STATE YOUTH SOCCER ASSOCIATION**

The Maryland State Youth Soccer Association Accident Plan provides coverage for accidental injuries a member may suffer as a result of their participation in a sanctioned / sponsored soccer activity such as a practice, training, game or tournament. This coverage is intended to provide supplemental insurance coverage to assist with medical bills arising from a covered injury. It is important to realize that this plan is NOT a healthcare plan and is NOT intended to cover 100% of medical expenses for which a member may be responsible. The plan is offered on an excess basis to assist with unpaid medical bills such as co-payments or deductibles not covered by a members primary healthcare plan. This means that a claim must be submitted to any other valid insurance or health care plan first (parent's own personal or group medical plan) before sending in for payment under the Maryland State Youth Soccer Association Plan.

The plan is underwritten by Nationwide Life Insurance Company. Here are some examples of covered expenses:

- Hospital or surgical center care
- Medical treatment
- Medically necessary professional ambulance service
- X-rays and lab exams
- Prescription drugs and therapeutic services / supplies
- Dental treatment as a result of injury to sound natural teeth

### Benefit Highlights:

- Medical Expense Limit           \$300,000 (any one accident)
- Deductible                           \$250 per claim
- 52 week Benefit Period
- Physical Therapy                 \$50 per visit / \$2000 Maximum

This summary explanation of coverage is a description only. Conditions, exclusions and limitations contained in the actual policy should be reviewed for specific details. This description in no way affects or alters the coverage provided.