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Napa Valley Community College
District

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-QFOXGHV ZHHN %HQH4W 3HULRG DW RI 8VXDO DQG &XVWRPDU\ &KD
be incurred within 90 days after the Covered Accident.

Class	Eligible Persons	Covered Activities	%HQH4W +LJKOLJK
1	Intercollegiate Student Athletes, Student Coaches, Student Managers, and Student Trainers.	While participating in supervised and sponsored sports activities	7RWDO Maximum per Insured Person per Covered Loss Deductible: \$100 for soccer, IRU DOO RWKHU VSR
	All full-time registered students of the Policyholder excluding study abroad programs.	While on the premises of the Policyholder during normal hours of operation or during scheduled functions; or while on the premises of the Policyholder during other periods if attending or participating in a Covered Activity. While away from the premises of the Policyholder while attending or participating in a Covered Activity at its scheduled site; or Group Travel. Activities must be Supervised and Sponsored. Intercollegiate sports DFWLYLWLHV LQFOXGHG LQ &ODVV	Total Maximum per Insured Person per Covered Loss 'HGXFWELOH DUH H[FOXGHG IURP &O
3	All dependent children of full-time registered students of the Policyholder.	While in or about the day care facility provided by the Policyholder.	7RWDO 0D[LXP S Insured Person per Covered Loss. 'HGXFWELOH

Examples of Covered Expenses : Inpatient Hospital Services; Miscellaneous Expenses; Ambulatory Medical Center; Emergency Room Treatment; Physician Services; Surgery; Outpatient X-ray, CT Scan, MRI and Laboratory Tests; Outpatient Physiotherapy; Ambulance Services; Medical Equipment Rental; Medical Services and Supplies; Dental Services; Prescription Drugs

Full Excess Medical Expense: The Company will pay the Medically Necessary Covered Expenses: 1. after the -QVXUH 3HUVRQ VDWLV4HV DQ\ 'HGXF when they are in excess of amounts payable by any Other Health Care Plan whether or not claim has been PDGH IRU EHQH4WV LW SURYLGHV 7KH EHQH4WV ZLWKRXW UHJDUG WR DQ\ &R provision in such Other Health Care Plan.

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IMPORTANT NOTICE

7KLV LQIRUPDWLRQ LV D EULHI GHVFULSWLRQ RI WKH LPSRUWDQW EHQHILWV DQG IHDWXUHV RI XQGHO VWXGHQW \$F ROLF\ IRUP VHULHV QXPELW\$R W D FRQWUDFW)XOO WHUPV DQG FRQGLWLRQV RI FRYHUDJH LQFOXGLQJ HIIH H[FOXVLRQV DUH VHW IRUWK LQ WKH ROLF\

'HDWK %\ \$FFLGHQWDO 0HDQV \$QG 'LVPHPHUPHQW %HQH4W
3ULQFLSDO 6XP IRU &ODVVHV DQG
&RYHUHG /RVV PXVW RFFXU ZLWKLQ GD\ V RI WKH &RYHUHG \$FFLGHQW ([S

Covered Loss	%HQH4W \$PRXQW
Death by Accidental Means	RI WKH 3ULQFLSDO 6XP
/RVV RI 7ZR RU 0RUH +DQGV RU)HHW	RI WKH 3ULQFLSDO 6XP
/RVV RI 6LJKW RI %RWK (\HV	RI WKH 3ULQFLSDO 6XP
/RVV RI 6SHHFK DQG +HDULQJ LQ %RWKR	RI WKH 3ULQFLSDO 6XP
/RVV RI 2QH +DQG RU)RRW DQG 6LJKW LQ WKH	(3ULQFLSDO 6XP
/RVV RI 2QH +DQG RU)RRW	RI WKH 3ULQFLSDO 6XP
Loss of Sight in One Eye	RI WKH 3ULQFLSDO 6XP
Loss of Speech	RI WKH 3ULQFLSDO 6XP
/RVV RI +HDULQJ LQ %RWK (DUV	RI WKH 3ULQFLSDO 6XP
/RVV RI 7KXPE DQG -QGH[)LQJHU RI WKH VDPH +DQG	RI WKH 3ULQFLSDO 6XP
/RVV RI DOO)RXU)LQJHUV RI WKH 6DPH +DQG	RI WKH 3ULQFLSDO 6XP
/RVV RI DOO 7RHV RI WKH 6DPH)RRW	RI WKH 3ULQFLSDO 6XP

Common Exclusions
DQ\ ORVV VXVWDLQHG RU FRGHVWDLQHG RU SUHVFULSWL
-Q DGGLWLRQ WR DQ\ EHQH4W FRQVWUXUH RSHUFK -QVXUSXUFKDWRIQ VHSDLU RU UHSODF
H\FOXVLRQ EHQH4WV ZLOO QRW EH WJSDWRUFDWHG RU XQGHUJODVLRQV FRQWDFW OHQVH
ORVV ZKLFK LV FDXVHG E\ RU UHDOVRQURRDOHG VXEVDLGHV XQGHUWKDLUV EUDFHV
WKH IROORZLQJ XQOHVV FRYHUHG LQ SHHFLH FRQWKH DGYDWRU RSHUFKDWRIQ VHSDLU RU RUW
SURYLGHG IRU E\ QDPH LQ WKH DFFLGHQW LQ WKH -QVXUSXUFKDWRIQ VHSDLU RU UHSODF
%HQH4WV 6HFWLRQ RU &RYHUHG RSHUFKDWRIQ PRWRU YHKLXUFKDWRIQ VHSDLU RU UHSODF
LQWHQWLRQDOO\ VHOI LQ5LFLGHV DQ\ FRQVWDLQHG RU UHDOVRQURRDOHG FRQWDFW OHQVH
DQ\ ZLOOIXO DWWHPSW WKH UHDOVRQURRDOHG XQOHVV D WKH DQVXUSXUFKDWRIQ VHSDLU RU RUW
DQ\ ORVV WR ZKLFK D FRQWULFXYDQJ OHDUQHU SUHFLVHG DQ\ FRQVWDLQHG RU RUW
ZDV WKH -QVXUSXUFKDWRIQ VHSDLU RU UHDOVRQURRDOHG VXEVDLGHV XQGHUWKDLUV EUDFHV
DWWHPSW WR FRPLW D IHORRURU WR ZKLFK HGXFDWLRQHG RU UHDOVRQURRDOHG VHSDLU RU RUW
D FRQWULEXWLQJ FDXVH ZDV UHDOVRQURRDOHG UJLFDQ WUHDWPHQW FRQWDFW OHQVH
3HUVRQ V EHLQJ HQJDJHG LQ DFFLGHQW DGPLQLVWUDWLRQURRDOHG VHSDLU RU RUW
RFFXSDWLRQ RPHGLFDQ PLVKDS RU QHJOLZKURRDOHG VHSDLU RU RUW
FRPLVLRQ RI RU DFWLYH SDUWDEWLH XQOHVV LW RSHUFKDWRIQ VHSDLU RU RUW
ULRW RU LQVXUHFWRQ WUHDWPHQW RI D &RYHUHG VHSDLU RU RUW
GHFODUHG RU XQGHFODUHG EHQH4WV ZLOO QRW EH SDLG RU UHDOVRQURRDOHG VHSDLU RU RUW
RU DQ\ DFW RI GHFODUHG RU XQGHFODUHG EHQH4WV ZLOO QRW EH SDLG RU UHDOVRQURRDOHG VHSDLU RU RUW
XQOHVV VSHFL4FDOO\ SURYLGHG LQ WKH RSHUFKDWRIQ VHSDLU RU RUW
5LJKW LQ ERDUGLQJ RU DOLJQVWRU VHSDLU RU RUW
DLUFUDIW H\FHSW DV D SDVYHU RSHUFKDWRIQ VHSDLU RU RUW
UHJXODUO\ VFKHGXOHG FRPPHQWU RSHUFKDWRIQ VHSDLU RU RUW
WUDYHO LQ DQ\ DLUFUDIW RSHUFKDWRIQ VHSDLU RU RUW
RSHUDWHG RU FRWUROOHG EHQH4WV 3HUVRQ VHSDLU RU RUW
3ROLF\KROGHU RU DQ\ RI LW VXEVLGLDULHV RU H[SHQVHV SD\DEOH E\ DQ\ DXW
DJOLDWHV \$Q DLUFUDIW ZLOO EH GHFODUHG WR LQVXUDQFH SROLF\ ZLWKRXW U
EH FRWUROOHG E\ WKH RSHUFKDWRIQ VHSDLU RU RUW
DLUFUDIW PD\ EH XVHG DV WKH IROORZLQJ RSHUFKDWRIQ VHSDLU RU RUW
ZLVKHV IRU PRUH WKDQ VHSDLU RU RUW
PRUH WKDQ GD\ V LQ DQ\ HDOVRQURRDOHG VHSDLU RU RUW
VLFNQHV GLVHDVH ERGLOU RSHUFKDWRIQ VHSDLU RU RUW
LQ4UPLW\ EDFWHULDO RU YLUDQURRDOHG VHSDLU RU RUW
PHGLFDQ RU VXUJLFDQ WUHDWPHQW WKH UHDOVRQURRDOHG VHSDLU RU RUW
LQFOXGLQJ H[SRVXUH WR YLUDQURRDOHG VHSDLU RU RUW
FKHPLFDQ DJHQWV H\FHSW IROORZLQJ RSHUFKDWRIQ VHSDLU RU RUW
LQIHFWLRQ UHVXOWLQJ IURPVXUHG RSHUFKDWRIQ VHSDLU RU RUW
H\WHUQDO FXW RU ZRXQG RUW RSHUFKDWRIQ VHSDLU RU RUW
LQJHVWLRQ RI FRQWDLQDWHG RSHUFKDWRIQ VHSDLU RU RUW
DQG JHQHUDOO\ DFFHSWHG PHGLFDQ SUDFWLFH LQ
WKH 8QLWHG 6WDWHV



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Accident or Accidental: means a V X G G H Q X Q H [S H F W H G abrupt event that occurs by chance D W D Q L G H Q W L 4 D E O H W L while the Insured Person is covered under this Policy.

Covered Injury means Accidental bodily injury: Z K L F K L V V X V W C D E F G H I J K L M N O P Q R S T U V W X Y Z

by an Insured Person as a direct result of an unintended, unanticipated Covered Accident that is external to the body and that occurs while the injured person's coverage under the 3 R O L F \ L V L Q I R U F H directly and independently from all other causes from a Covered \$ F F L G H Q W D Q G Z K L F K R E V E R S E for the Z K L F K R E V E R S E such person is participating in a Covered Activity. The Covered Injury

must be caused through Accidental means. All injuries sustained by an Insured Person in any one Covered Accident, including related conditions and recurrent symptoms of these injuries, are considered a single injury.

Covered Expenses: means expenses actually incurred by or on behalf of an Insured Person for treatment, services and supplies covered by this Policy. Coverage under the Policyholders' Policy must remain continuously in force from the date of the Covered Loss until the date of treatment, services or supplies are received for the Covered Expense. A Covered Expense is deemed to be incurred on the

date treatment, service or supply that gave rise to the expense or the charge, was rendered or obtained.

Medically Necessary: means P H G L F D O V H U Y L F H V W K D W essential for diagnosis, treatment or care of the Covered Injury for which it is prescribed or performed; P H H W V J H Q H U D O O \ D F F H standards of medical practice; D Q G D U H R U G H U H G E \ D and performed under His care, supervision or order.

8 V X D O D Q G & X V W R P D U \ & K D means the average amount charged by most providers for treatment, service or supplies in the geographic area where the treatment, service or supply is provided.

Claim Procedures

Submit your claims to your primary medical insurance

S O D Q 4 U V W 2 Q F H \ R X U H F H L Y H D Q ([S O D Q D W L R Q R I % H Q H - 4 W V (2 % I U R P \ R X U S U L P D U \ S O D Q V H Q G F R S L H V R I W K H (2 % V D Q G F R S L H V R I D O O L W H P L] H G E L O O V W R W K H & O D L P V Adh0 5istr000& O D L_000R ually 000 L A.rsways keepxpecopy 0Lopy 0-003 muAcciden1 Ad025 00\ R 000

A00 P025 00\ R] T J 0 T w / F 7 1 T f T * [(A d 0 \ R * [(A 0 0 & W R) 1 0 (% D 3 W R Z 0 W 3 6 7 1 8 . 9 / F 7 1 T f Q D W H 3 4 0 2 5 0 0 0 2 % practice;

-29.108.9 Te T J 0 T w h > 0 3 3 2 T * D f 0 3 0 0 0 3 4 r e a 2 8 5 8 3 > 0 3 F n 0 3 4 W r i 8 0 0 a r C S 2 4 R \$ 0 0 0 c 4 m i t 2 c 4 m i t H K 0 0 4 W Q 9 . d M q . 2 T