

Student Accident Program

Benefit	Plan A – Protection Plus	Plan B – Protection Basic	
Maximum Benefit	\$1,000,000	Voluntary \$500,000	Sports & Compulsory \$1,000,000
Benefit Coverage Period	3 years	2 years	3 years
Motor Vehicle Accidents	Usual & Customary	\$10,000	
In-Patient Hospital Visits			
Hospital Room & Board Expense	Usual & Customary	\$500/day	
Hospital Intensive Care Unit Expense	Usual & Customary	\$1,000/day, 5 day Maximum	
Ancillary Hospital Expense	Usual & Customary	\$500	
Physician Non-Surgical Expense In Patient	Usual & Customary	Usual & Customary	
Surgical Benefits			
Physician Surgical Expense	Usual & Customary	Usual & Customary	
Assistant Surgeon Expense	Usual & Customary	25% of Physician Surgical Benefit	
Anesthetist or Anesthesiologist Expense	Usual & Customary	25% of Physician Surgical Benefit	
Outpatient Surgery Expense	Usual & Customary	\$500	
Medical Benefits			
Outpatient Physician expense	Usual & Customary	Usual & Customary	
Outpatient Consultant or Specialist Expense	Usual & Customary Usual & Customary to \$10,000 Maximum	Usual & Customary Usual & Customary to \$2,000 Maximum	
Outpatient Physiotherapy Expense	Usual & Customary	Usual & Customary	
Ambulance Expense	Usual & Customary	Usual & Customary	
Outpatient X-ray Expense	Usual & Customary	Usual & Customary	
Outpatient Laboratory Test Expense	Usual & Customary	Usual & Customary	
Outpatient Diagnostic Imaging Expense	Usual & Customary	\$500	
Outpatient Medical Emergency Care Expense	Usual & Customary	\$500	
Outpatient Prescription Drug Expense	Usual & Customary	Usual & Customary	
Registered Nurse Services	Usual & Customary	Usual & Customary	
Outpatient Rehabilitation Braces or Appliances	\$5,000	\$2,000	
Outpatient Dental Accident Expenses	\$50,000	\$500/tooth	
Deferred Dental Treatment	When a dentist certifies that treatment will continue beyond the benefit period, an ADDITIONAL benefit up to \$1,000 will be paid.		
Replacement of Eyeglasses, Hearing Aids, or Contact Lenses, if medical treatment is also received for the covered injury	\$500	\$500	