

Student Accident Insurance

Coverage specifically designed for:



Presented by:

Myers-Stevens & Toohey & Co., Inc.

Alliant Insurance Services, Inc.



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Myers-Stevens & Toohey

- Assisting school systems since 1970
- Work with over 20,000 schools
- Specialized managing general agent (MGA) and Third party administrator (TPA)
- Products and services that fit the entire scope of risk for any program your school provides or offers
- On-site claims adjudication
- Knowledgeable, bi-lingual staff to assist parents and organizations
- Committed staff with 15 average years of service



Who We Are

Sean Toohey – Executive Vice President of Myers-Stevens & Toohey

Sean Toohey began his career at Myers-Stevens & Toohey in 1979. He was promoted to Vice President of Marketing in 1996 and has held his present position of Executive Vice President since 2003. In addition to overseeing the firm's marketing efforts, he monitors and manages the operations and financial position of the Company.

Sean and wife Monica of 35 years live in Orange, California where they raised their family of six children. When they are not busy working for the Company they enjoy spending their free time in Baja, Mexico, working for the family's Charitable Foundation benefitting the children of Bahia de Los Angeles.



Who We Are

Tony Soto – Director of Fulfillment of Myers-Stevens & Toohey

Tony Soto began his career at Myers-Stevens & Toohey in 2009 as Director of Fulfillment. In addition to overseeing the firm's print and fulfillment needs, his tasks entail project management, graphic design and policy organization.

Since 2013 Tony also manages strategic marketing and core administrative developments as the firm continues to expand its product and customer base.



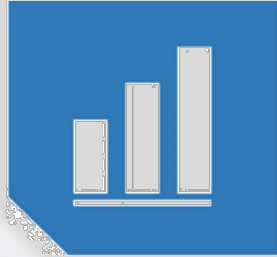
Alliant Insurance Services

Who is ALLIANT?

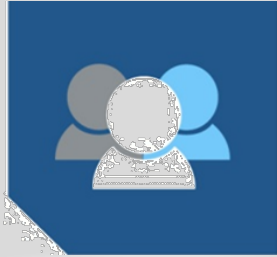
A unique, specialty-focused broker:



**\$7.3 billion
in premium**



**\$773 million
in revenue**



**2,100+
employees**



**70 offices
in 25 states**



**Industry rank:
12th largest in
U.S.**



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Alliant Insurance Services

- Established in 1927
- Commercial and Public Entity Retail Insurance Brokerage Agency
- Insurance Program specialists – Niche Markets
- Public Entity Division est. 1985
- Second largest privately held Public Entity broker in the U.S.
- Organized by specialty industry, not by geography
- 12th largest overall broker in the U.S.
- Extensive Community College/ Higher Education expertise



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An enormous percentage of a student's life involves school activities. Unfortunately, every activity comes with risk. Some are easily recognizable, such as intercollegiate sports, but others are often overlooked:

- Physical Education Classes
- Club Sports
- Career & Technical Education
- Commute Between Classes

“Every single activity that happens within a school district creates risk.”

- Stacey Corluccio, CSRM Academic Director, Risk Management Programs at The National Alliance for Insurance Education & Research



School systems have the task of managing these activities relying heavily on faculty & staff and coaches & trainers to be the gatekeepers to apply the college's standard of safety and ensure the well being of every student.

Regardless of the activity, they all share the possibility of:

- Financial Loss
- Bodily Injury



Student Accident Insurance is more important than ever!

A properly designed Student Accident Insurance program can be one of the most effective risk management tools that colleges and districts can utilize.

- Allows access to activities for families with little or no other insurance
- Excess coverage works to fill in co-pays and deductibles for families with coverage, while acting as primary for those with no coverage
- Tailored to fit needs for large or small claims with base accident and catastrophic plans
- Access to care, families can go to any doctor
- Meets or exceeds California Education Code compliance for student sports and activities



There are 2 broad styles of coverage tailored for Riverside Community College District:

- Base Student Accident Insurance
- Catastrophic Insurance



Base Student Accident Insurance

Who is Eligible?

CLASS 1: All registered students and children of registered students

- Students are covered
 - While attending regularly scheduled classes
 - Or while attending college-sponsored activities including club activities, or traveling under college supervision to and from sponsored events
- Children of student are covered
 - While in or about the on-campus child care facility provided by the college
 - While attending “Mommy and Me” classes provided by the college with their student parent



CLASS 2: Enrolled and Registered Athletes



- Participating in or attending any regularly scheduled practice or competition supervised by an authorized representative of the college
- While traveling directly to and from practice or competition with other members as a group, provided travel is supervised by an authorized representative of the college



CLASS 3: Official Visitors

- Which visitors are covered?
 - Visitors who have been formally invited to the campus or who are on campus to conduct research or to address the faculty and/or students
 - Vendors and non-student spectators, regardless of activity, are NOT official visitors



Accident Medical Expense Maximums

Benefit Maximums:

- Class 1: \$50,000
- Class 2: \$25,000
- Class 3: \$1,000

Maximum Benefit Period:

- 104 weeks from the date of the Covered Accident

Incurral Period:

- 120 days from the date of the Covered Accident

Deductible:

- \$50 for all eligible classes



Accident Medical Expense Maximums

Maximum for Extended Care Facility Expenses.....	100 days/ injury
Maximum for Home Health Care Expenses.....	100 visits/ injury
Maximum for Rehabilitative Braces or Appliances.....	\$2,500/ injury
Maximum for Medical Equipment Rental.....	\$2,500/ injury
Maximum for Physiotherapy Expenses.....	24 visits/ injury \$40/ visit
Maximum for Dental Expenses.....	\$2,000/ injury
Maximum for Coma (at least 31 days).....	\$10,000



Accidental Death & Dismemberment Benefits

Covered Loss	Benefit Amount
Life.....	100% of the Principal Sum
Brain Death.....	100% of the Principal Sum
Quadriplegia.....	100% of the Principal Sum
Two or More Members.....	100% of the Principal Sum
Paraplegia.....	75% of the Principal Sum
One Member.....	50% of the Principal Sum
Hemiplegia.....	50% of the Principal Sum
Uniplegia.....	25% of the Principal Sum
Thumb and Index Finger of the Same Hand.....	25% of the Principal Sum



Catastrophic Accident Coverage can give students access to specialized care.

Catastrophic plans can:

- Expand the accident medical coverage to \$1,000,000
- Increase the benefit period from 104 weeks up to 5 years



Network Provider

Students should remain free to seek the provider of their choice but utilizing network contracted providers can often result in deep discounts, further reducing out-of-pocket expenses. Our PPO component can make a program even more valuable to families.





First Health Network

- Geographically broad based and extensive
- Provides deep discounts; especially for primary care sports and physical medicine providers
- Maintains a high retention rate and minimal provider “push-backs”
- Maintains NCQA accreditation
- Provides access to a high percentage of the best hospitals listed in the US News and World Report ranking
- Has a high percentage of urgent care and specialists under contract
- Provides multi-lingual client support and easy access
- Does not impose benefit differentials



Claims Adjudication

Features and Capabilities

- Well designed and integrated systems
- 1099 issuance to providers
- EDI/HIPAA compliance
- ICD 10 capability
- OFAC (Office of Foreign Assets Control) compliance
- Regular fraud prevention training
- PPO repricing
- Excess insurance investigation
- Personal and knowledgeable assistance to parents and providers



How to File a Claim

1. Immediately report all accidents to COLLEGE AUTHORITY (instructor, coach, trainer or Health Center) as soon as possible. Obtain both a Claim Form and Accident Report from either the Health Office or Athletic Trainer.
2. Complete and send both the Claim Form and Accident Report to the Plan Administrator within 120 days after the date of the accidental injury. Forms may be submitted via:
 - Email:* claims@myers-stevens.com
 - Fax:* (949) 348-2630
 - Mail:* Myers-Stevens & Toohey | 26101 Marguerite Pkwy. | Mission Viejo, CA 92692
3. At the same time, please file a claim with your other family health and/or accident carrier, if any. This can include employee plans, union plans, CHAMPUS (military plans), service contracts, self-insured benefit plan, or health maintenance organizations (HMOs).
4. Attach all itemized bills to the claim form and mail within 90 days of the first date of treatment.



Myers-Stevens & Toohey is your risk management partner, and is here to help.

Sales Support and Service
(800) 827-4695

Materials and Fulfillment
(800) 827-4695

Claims Administration
(800) 827-4695

Bilingual Family Support
(800) 827-4695

