

MYERS-STEVENS & TOOHEY

STUDENT INSURANCE PLAN DESCRIPTIONS

Student Accident & Sickness Plan

Covers Injuries sustained and Sickness commencing anywhere in the world, 24 hours a day, while your student is insured under the School Year's plan (including interscholastic sports, **except high school tackle football**). Repatriation and Medical Evacuation benefits are included. This plan does not cover routine or preventative care. Benefits are payable according to the "Description of Benefits" up to \$50,000 per covered Sickness and \$200,000 per covered accident. You may go to any doctor or hospital, but use of First Health contracted providers may decrease out-of-pocket costs.

Interscholastic Tackle Football Accident Plan

Students (grade 9-12) may enroll in these plans. Covers Injuries caused by covered accidents occurring:

- While practicing or playing in interscholastic high school tackle football activities which are school-sponsored and directly supervised, including spring practice and summer conditioning, weight training and passing league.
- While traveling for football in a School Vehicle or traveling directly and without interruption between School and off-campus site for such activities provided travel is arranged by, and is at the direction of, the school.

Full-Time 24-Hour Accident Plan

Covers injuries caused by covered accidents occurring 24 hours a day, anywhere in the world and while participating in all interscholastic sports **except high school tackle football**.

School Time Accident Plan

Covers Injuries caused by covered Accidents occurring:

- On School premises during the hours and on days when the School's regular classes are in session, including one hour immediately before and one hour immediately after regular classes, while continuously on the School premises.
- While participating in or attending School-sponsored and directly supervised activities including interscholastic athletic activities and non-contact spring football (**except interscholastic high school tackle football**).
- While traveling directly and without interruption to or from residence and School for regular attendance; or School and off campus site to participate in School-sponsored and directly supervised activities, provided travel is arranged by and is at the direction of the School; and while traveling in School Vehicles at any time.