

What the program covers

The excess policy covers your co-pays and deductibles for the athlete's medical care associated with a concussion. It also covers specific services that your primary insurance may not, such as:

- Post Injury Neurocognitive testing
- Health and behavior intervention
- Office visits to medical providers specializing in concussion management
- Magnetic Resonance Imaging (MRI) limited to spine and neck
- Electroencephalogram (EEG) measures brain activity

The coverage period is within 52 weeks from date of injury. There are no deductibles to meet or co-pays owed for the covered services. Maximum benefit amount is \$25,000 per injury.



Services outside the program

It is also important to know that certain services are NOT covered under this excess policy. These include, but are not limited to:

- Emergency services
- Facility services (hospital, surgery centers)
- Prescription drugs
- Ambulance services
- Surgical procedures

Please note that this policy is limited to specific procedure codes, and each code has a maximum payable amount. There may be a balance due if the procedure code is not on the approved list, or if the procedure exceeds the maximum payable amount. For full policy details, please see the Master Policy available from your athletic organization.

Important note

This is only a summary of the terms and conditions of the *Play it Safe Concussion Care* program. Payments, if any, depend on the terms and conditions contained in the master policy. If there are any differences between this summary and the master policy, the terms and conditions of the policy will apply.

Questions?

CONTACT THE CLAIMS ADMINISTRATOR:

AIG

A&H Claims Department

P O Box 25987

Shawnee Mission, KS 66225-5987

Toll Free (800) 551-0824

Fax (866) 893-8574



Play it Safe Concussion CareSM Program

Brokered by:

Wells Fargo Insurance Services USA, Inc.
www.wellsfargo.com/concussioncare

Underwritten By:

National Union Fire Insurance Company of Pittsburgh, Pa.,
with its principal place of business in New York, NY



In cases of possible concussions, to help address the health and safety of youth athletes, your child's athletic organization has implemented the *Play It Safe Concussion Care*SM program. This innovative program helps athletic organizations protect injured youth athletes by covering some of the examination costs that may not have been otherwise covered. These procedures help the health care providers determine if it is safe for the athlete to return to the classroom and the playing field.

What is Play it Safe?

The *Play it Safe Concussion Care* program is a secondary, excess insurance policy for your athlete, that works together with your primary health insurance. Excess means this coverage will be effective only after any other insurance coverage you have has been fully applied. All active members of the team are covered while participating in a regularly scheduled athletic game or competition, or a practice session for the team.

What happens if my youth athlete sustains a concussion?

When an athlete appears to have sustained a concussion he or she is pulled from play and evaluated by designated staff. As needed, the athlete is referred for clinical assessment and specialty care.



Within 1 week, the parent should contact the athletic organization to complete an accident injury report. **Note:** Both the parent and the athletic organizations have sections to complete. Once complete, the form must be faxed to AIG at (866) 893-8574 within 20 days of the incident.



The parent should obtain a referral form from the athletic organization that includes the name of the policy holder (the school or league) and the policy number. This form must be provided to any and all medical providers treating the athlete for concussion.



When a bill is received from a medical provider's office, the parent should call AIG at **(800) 551-0824** to confirm that they have been billed by the doctor for any remaining amounts due.*



AIG will send written notification showing what was covered by the policy and whether there is a remaining balance due.



The athlete continues with follow-up care until cleared by a qualified medical professional for safe return to play.



**Because of HIPAA regulations, your child's athletic organization is limited in their ability to share information with medical providers regarding injuries. It is the parent's responsibility to communicate with your insurance company, AIG, and the medical providers.*