

2004-05 STUDENT ATHLETIC INSURANCE PROPOSAL RECAP

	GM-Southwest	Texas Monarch Management	IC Brokerage
Underwriter	Nationwide Life	MEGA	Bollinger
Policy Maximum	\$25,000.00	\$25,000.00	\$1,000,000.00
Room & Board	90% U&C up to \$500 / a day	Semi-Private room rate	Reasonable & Customary
Hospital Misc.	90% U&C \$3,500 max	\$750 first day / \$250 thereafter, \$5,000 max	Reasonable & Customary
ER	90% U&C \$300 max	\$200.00	Reasonable & Customary
Outpatient Surgery	90% U&C \$3,500 max	\$1,500.00	Reasonable & Customary
Asst. Dr. & Anesthesia	90% U&C \$600 max	25% surgeons allowance	Reasonable & Customary
Imaging / X Rays	\$500 max	\$200 x-ray	Reasonable & Customary
MRI/CAT Scan	90% U&C \$1,000 max	\$750.00	
Doctor Visits	\$45 per visit	\$40 per visit	Reasonable & Customary
Physical Therapy	\$35 / visit \$350 max	\$25 per visit \$250 max	Reasonable & Customary
Ambulance	90% U&C \$800 max	First trip to hospital	Reasonable & Customary
Braces / Ortho. Appl.	90% U&C \$500 max	\$500.00	Reasonable & Customary
Dental	\$500 per tooth	U & C	\$10,000.00
Outpatient Lab	100% U&C	\$50 max	Reasonable & Customary
Premium	\$28,500.00	\$35,621.00	\$37,000.00
Catastrophic Premium	\$2,056.00	\$2,056.00	Included
Total Cost	\$30,556.00	\$37,677.00	\$37,000.00
School Time Coverage	\$65.00	\$70.00	\$10.00
24 Hour Coverage	\$125.00	\$135.00	\$50.00

Recommendation:

- 1) GM-Southwest
- 2) Texas Monarch Management
- 3) IC Brokerage