

2009 - 12 STUDENT ATHLETIC INSURANCE PROPOSAL RECAP

	<b>GM-Southwest</b>	<b>Texas Monarch Premier Plus</b>	<b>Texas Monarch Premier</b>
<b>Underwriter</b>	<b>Nationwide Life</b>	<b>United HealthCare</b>	<b>United HealthCare</b>
Policy Maximum	\$25,000.00	\$25,000	\$25,000.00
Room & Board	90% U&C up to \$500 / a day	Sem-private Room Rate	Sem-private Room Rate
Hospital Misc.	90% U&C \$3,500 max	up to \$750 1st day, \$250 thereafter; max \$5,000	up to \$250 per day; max \$5,000
ER	\$500 max	\$200 max	\$150 max
Outpatient Surgery	90% U&C \$2,500 max	\$2,000 max	\$1,250 max
Asst. Dr. & Anesthesia	\$500 max each	25% surgeon's allowance	25% surgeon's allowance
Imaging / X Rays	\$500 max	\$200 max	\$200 max
MRI/CAT Scan	90% U&C \$1,000 max	\$750 max	\$500 max
Doctor Visits	\$45 per visit	\$40 per visit	\$40 per visit
Physical Therapy	\$35 / visit \$350 max	\$25 / visit \$250 max	\$20 / visit \$100 max
Ambulance	\$700 max	First trip to Hospital / U&C	First trip to Hospital / U&C
Braces / Ortho. Appl.	\$500 max	\$500 max	\$300 max
Dental	\$500 per tooth	U&C	\$250 per tooth
Outpatient Lab	100% U&C	\$50 max	\$50 max
Premium	\$25,850.00	\$28,500.00	\$25,080.00
Catastrophic Premium	\$0.00	\$1,319.18	\$1,319.18
<b>Total Cost</b>	<b>\$25,850.00</b>	<b>\$29,819.18</b>	<b>\$26,399.18</b>
School Time Coverage	\$65.00	\$54 - \$87	\$54 - \$87
24 Hour Coverage	\$135.00	\$107 - \$172	\$107 - \$172

Recommendation:

- 1) GM-Southwest
- 2) Texas Monarch Premier Plus
- 3) Texas Monarch Premier