

2014 - 15 STUDENT ATHLETIC INSURANCE BID RECAP

	The Brokerage Store	Texas Monarch (Alamo Ins)	Texas Student Resources	The Brokerage Store
Underwriter	Columbian Lifr Ins.	Axis Insurance	Mutual of Omaha Ins.	Columbian Lifr Ins.
Plan	TX Star Plan	Premium Plan	Premier Mandatory Plan	TX Value Plan
Policy Maximum	\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00
Room & Board	Semi Private	Semi-Private daily room rate	Semi Private	Semi Private
Hospital Misc.	1st day up to \$500, up to \$250 per day max \$2,500	100% U&C up to \$250 per day, \$5,000 Max	Up to \$250 per day, \$5,000 Max	1st day up to \$1,000, up to \$500 per day max \$5,000
ER	\$200 max	100% U&C \$150 max	\$150 max	U&C \$300 max
Outpatient Surgery	\$1,500 Max	up to \$1,250 per covered injury	\$1,500 Max	U&C \$2,000 max
Asst. Dr. & Anesthesia	25% surgeon's allowance	25% surgeon's allowance	25% surgeon's allowance	25% surgeon's allowance
Imaging / X Rays	\$175 max	100% U&C \$200 max	\$200 max	\$250 max
MRI/CAT Scan	\$575 max	100% U&C \$500 max	\$500 max	\$750 max
Doctor Visits	\$40 1st visit, then \$30 per visit 10 max	\$40 per visit	\$40 per visit	\$50 1st visit, then \$40 per visit 10 max
Physical Therapy	\$30 per visit max 5	\$20 / visit \$100 max	\$25 / visit \$125 max	\$50 per visit max 5
Ambulance	\$500 max	1st trip U&C	1st trip 100%	\$1,000 max
Braces / Ortho. Appl.	\$500 max	100% U&C \$300 max	\$500 max	\$500 max
Dental	\$500 per injury	100% U&C \$250 max	\$250 per tooth	\$1,000 per injury
Prescriptions	\$25 max	100% U&C	100% of allowable expense	\$50 max
Outpatient Lab	\$50 max	100% U&C \$50 max	\$50 max	\$100 max
Premium	\$20,900.00	\$19,900.00	\$22,950.00	\$29,845.00
Catastrophic Premium	\$1,560.00	\$1,565.00	\$1,641.00	\$1,560.00
Total Cost	\$22,460.00	\$21,465.00	\$24,591.00	\$31,405.00
School Time Coverage	\$25.00	\$64 - \$93	\$64 - \$103	\$25.00
24 Hour Coverage	\$105.00	\$127 - \$195	\$128 - \$205	\$105.00
Recommendation:	1	2	3	4