



US ADULT SOCCER PLAN LIMITATIONS & EXCLUSIONS – 2003 - 2004

This statement is intended as a general description of excess, or secondary plan benefits available under the Participant Accident Policy. Please contact your state verification officer for further details or you can contact K&K Insurance directly at (800) 237-2917 x5748 or x5170.

All eligible expenses are subject to a \$400 deductible.

SCHEDULED BENEFITS

Hospital Room & Board Expense (In-Patient)	\$150, maximum per day
Hospital Miscellaneous (In-Patient)	\$1,000, maximum per admission
Hospital/Facility Expense (Out-Patient)	\$250 per admission
Hospital Emergency Care	\$350, maximum per injury
Physician Expense (Non-Surgical)	\$35, maximum per visit, limit 10 visits per injury
Surgeon Expense (in- or Out-Patient)	Allowed at 50% of usual, reasonable & customary (UCR) amount
Assistant Surgeon	Allowed at 25% of surgeon's UCR
Anesthesiologist	Allowed at 12.5% of surgeon's UCR
Physical therapy or Chiropractic expense	\$25, maximum per visit, limit 10 visits per injury
X-rays (In- or Out-Patient) including diagnostic imaging, MRI, CAT scans, or similar procedures	\$150, maximum per injury
Dental Expense (sound/natural teeth only)	\$500, maximum per injury
Ambulance Expense	\$100, maximum per injury
Orthopedic appliances or braces as a result of covered injury, NOT for the prevention of injury.	\$400, maximum per injury

EXCLUSIONS

- Hernia, any form
- Fighting, unless an innocent victim
- Expense incurred for the use of orthotics, unless exclusively to promote healing.
- Prescription drugs
- Rental/Purchase of electric, bio-mechanical devices, continuous passive motion devices (CPM), electrical stimulation
- Any member of the Insured Person's family or household
- Injury sustained while riding in or on any two-or three-wheeled vehicle, or motorized vehicle
- Insect bites, poison oak, poison ivy, warts, blisters, ingrown nails, or any other similar condition
- Intentional, self-inflicted injury
- Injury sustained in the commission of or attempted commission of a criminal act
- Illness or disease, except when treatment is necessitated by bodily injury caused by a covered accident
- Injury caused while intoxicated or under the influence of drugs or narcotics unless prescribed by a licensed physician

PRE-EXISTING CONDITION LIMITATION

A time period of six (6) months whereby a previous condition must be treatment free is the criteria for a condition to be considered a "new" injury. Any chronic, pre-existing condition for which treatment has been recommended or received six (6) months prior to the effective date of the insured's enrollment, shall be covered to a maximum of \$1,000.

PLAN MAXIMUM

\$5,000 payable per injury subject to plan limits. Coverage ends 52 weeks from the date of the accident.

K&K PA Claim Service
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