

SPECIALTY BENEFITS, INC.

an affiliate of BSA Insurance Group, Inc.

In California: DBA Specialty Benefits Administrator, Inc.
In Texas: DBA Specialty Accident Benefits, Inc.

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.

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.

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U.S. AMATEUR SOCCER ASSOCIATION ACCIDENT AND HEALTH PLAN

ADDITIONAL INFORMATION

The Accident and Health Plan under the U.S.A.S.A. policy provides a supplementary/excess combined maximum benefit not to exceed \$5,000 per incident after the incident deductible of \$400 has been satisfied. Only allowable charges may be applied to the deductible or paid in accordance with policy limits. Medical charges for injuries incurred only at the time of the covered accident are eligible. The injured participant must seek treatment for the claimed accident within 60 days of the injury. Services other than those with pre-established maximums are subject to plan guidelines. (This is a benefit description only, not a guarantee of payment.) A more detailed summary of benefits will be provided to the participant upon request.

Claim forms with incomplete information will require additional information requests that delay payment. Should you receive a request for additional information, please respond promptly.

QUESTIONS & ANSWERS

1. What is a Primary Carrier?

The Primary Carrier is the insurance company who will consider your medical expenses first and issue any eligible payments. A Primary Carrier is any Health Insurance Plan through your place of employment, a family plan through a relative's place of employment, a University health plan for college students, Retirement policy, or other accident policies and/or Medicare.

2. What is Excess or Supplementary coverage?

This is a coverage that will reduce your out of pocket expenses after your Primary Health Insurance has paid your eligible medical expenses.

3. What if I do not have any other Health Insurance?

Then, the U.S.A.S.A. plan will be considered the Primary Carrier. Keep in mind that if this is the case, it will not change policy limits, guidelines or procedures. You will be responsible for any difference between what the provider charged and what the insurance companies paid.

4. What is considered an itemized bill?

An itemized bill will have all the following: the complete name, address, phone number and tax identification number of the provider (doctor or hospital). It will also have a diagnosis code, five digit procedure codes, dates and services rendered and the amounts charged.

5. What is an Explanation of Benefits?

An Explanation of Benefits (commonly abbreviated EOB) is a statement your Health Insurance company sends to you whenever they process a claim. It will show the types of service, how much was allowed, how much was applied to a deductible and the amounts charged.

6. How is payment calculated?

We look at what the provider charged (before primary carrier calculations) and determine the maximum allowable based on our limits. Then, we check to see if you have satisfied your accident deductible. If the deductible has not been satisfied, we subtract the deductible amount from the allowed charges. If there is a balance left, we then look to see what the primary carrier paid. This is deducted as well. Any balance due, after the above calculations, is remitted to the participant or health care provider.

7. Do I have to fill out a claim form every time I submit bills?

No, additional forms are not needed once we have received your validated claim form. Additional medical bills and Explanation of Benefits can be sent directly to the insurance company for handling.

Arkansas, Florida, Kentucky, Michigan, New Jersey and Pennsylvania

Any person who knowingly and with intent to defraud any insurance company or another person, files a statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact, material thereto, commits a fraudulent insurance act, which is a crime, subject to criminal prosecution and civil penalties.

California

For your protection, California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

California Insurance Frauds Prevention Act 1871.2

Colorado

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Idaho

Any person who knowingly and with the intent to injure, defraud, or deceive any insurance company files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

Indiana

A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

Minnesota

A person who files a claim with the intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

Nevada

Pursuant to NRS 686A.291, any person who knowingly and willfully files a statement of claim that contains any false, incomplete or misleading information concerning a material fact is guilty of a felony.

New Hampshire

Any person who, with purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638.20.

New York

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact or material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Ohio

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma

Any person who knowingly and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete, or misleading information is guilty of a felony.
(360.S. 5361.1)