



MANDATORY STUDENT ACCIDENT INSURANCE

Protecting Your University's Assets from Today's Health Insurance Shortfalls

The Patient Protection & Affordable Care Act (PPACA) has fundamentally changed your students' health insurance coverage potentially resulting in higher deductibles and more cost sharing for students who are enrolled in a plan through their parents' employer. A-G Administrators, Inc. presents **MANDATORY STUDENT ACCIDENT INSURANCE** as a solution to reduce these potential additional costs.

Program-At-A-Glance

Potential Program Benefits
Excess Accident Medical Expenses
Supplemental Accidental Death Benefit
Supplemental Accidental Dismemberment Benefit

Did you know?

Commercial Insurance Deductibles on the rise

- 81% of employer-based health plans now have a general annual deductible[^]
- The average general annual deductible for all commercial health plans with a deductible is now over \$1,300[^]

High Deductible Health Plans Increasing

- 19.7 million people have a HDHP*
- Average HDHP Aggregate Deductible = \$4,347[^]
- 24% of all students are now covered by an HDHP[^]
- Unprecedented 22% annual growth in HDHPs from 2014 to 2015*
- Northeastern US States (NY, NJ, PA) have a particularly high number of HDHPs

Benefit Highlights

Blanket coverage for all full-time students

- \$2,500 - \$7,500 accident medical benefit per accident
- Graduate and undergraduate students covered

Reduces liability exposures for on-campus accidents

- Covers slips, trips, falls
- Covers on-campus motorized vehicle, bike and scooter accidents
- Covers intramural, club, intercollegiate athletics injuries

Provides athletics insurance program stabilization

- Relieves burden of lower cost claims from excess plan
- Stabilize program from potential volatility

Inexpensive cost / rich benefit – local provider discount contracts apply

Provides consistent administration and coordination of student accident claims

Seamless integration with Athletic Insurance claims

\$0.00 Deductible, 100% UCR up to plan limits – excess of all other coverage

PLAN AND PRICING OPTIONS

BENEFIT

\$2,500 per accident
\$5,000 per accident
\$7,500 per accident

PRICE

Contact us for a quote
Contact us for a quote
Contact us for a quote

[^]Reference: The Henry J. Kaiser Family Foundation (www.kff.org)

*Reference: America's Health Insurance Plans – HSA Census 2015 (www.ahip.org)

This flyer provides only brief descriptions of the coverages available. Policies contain reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in each Policy. If any conflicts between this document and each policy exist, the Policy shall govern.