

Florida Gulf Coast University		Campers Insurance		Underwritten by: ACE American Insurance Company
Available Plans	Cost per person per day/night		Emergency Sickness Coverage	All Plans
	Non-sport	Sport		
Plan A - Primary Medical insurance without sickness	\$0.11	\$0.22	N/A	Class 1 - All Participants & Volunteers attending a camp or school. Coverage is effective per Dates on the Application. Covered Activities - All sponsored & supervised activities of enrolled day and overnight camp participants. Covered Travel Included - between home and premises of the Covered Activity, before and after the Covered Activity. Accidental Death and Dismemberment: Maximum Payout = \$1 Million for entire policy; Maximum Amount per Camper = \$15,000. Dental Services: Maximum Amount = \$ 1,000. Total maximum for all Accident Medical Benefits \$25,000. \$ 0 Deductible for each Covered Accident. Benefit Period is 52 weeks from the date of the Covered Accident.
Plan B - Excess Medical insurance without sickness	\$0.09	\$0.14	N/A	
Plan C - Primary with sickness (FGCU departments are required to purchase)	\$0.28	\$0.49	maximum amount \$2,500	
Plan D - Excess with sickness (FGCU departments are required to purchase)	\$0.17	\$0.29		

Sport camps include: archery, badminton, baseball, basketball, boating, bowling, boxing, canoeing, cave exploration, cheerleading, climbing, dance, diving, dodge ball, fencing, field hockey, fishing, flag football, football, go karts, golf, gymnastics, handball, hiking, hockey, hunting, in-line skating, kayaking, kickboxer, lacrosse, martial arts, polo, rifle, rodeo, roller derby, ropes courses, rowing, rugby, skateboard, skiing, snorkeling, snow-boarding, soccer, softball, swimming, t-ball, tennis, touch football, tough man, track, tractor pulls, volleyball, weightlifting, wrestling, and any sponsored/supervised recess period that includes any athletic activity using sports equipment.

Some Common definitions:

Primary Medical Expense - pays the Medically Necessary Covered Expenses without regard to any Other Health Care Plan the Insured Person may have.

Full Excess Medical Expense - pays the Medically Necessary Covered Expenses above amounts payable by any Other Health Care Plan whether or not another claim is made.

Emergency Sickness - any illness or disease diagnosed by a Physician which Causes a severe or acute symptom requiring immediate treatment; to avoid serious deterioration of the Insured Person's health; which comes on suddenly and unexpectedly while the Insured Person is covered under this Policy and is participating in a Covered Activity.

Other Health Care Plan - means any arrangement, whether individually purchased or incident to employment or membership in an association or other group, which provides benefits or services for healthcare, dental care, disability benefits or repatriations of remains. Any Other Health Care Plan includes group, blanket, franchise, family or individual: 1. insurance policies; 2. subscriber contracts; 3. uninsured agreements or arrangements. 4. coverage provided through Health Maintenance Organizations (HMO), Preferred Providers Organizations (PPO) and other prepayment, group practices and individual practice plans; 5. medical benefits provided under automobile, "fault" and "no-fault" type contracts; and 6. medical benefits provided by any governmental plan or coverage or other benefit law, except: a). a state sponsored Medicaid plan; or b). a plan or law providing benefits only in excess of any private or nongovernmental plan.