NCAA
POST-ELIGIBILITY ACCIDENT INSURANCE PROGRAM
BENEFIT SUMMARY
FOR THE PERIOD 9/1/26 THROUGH 8/31/27

This document is a summary of the NCAA Post-Eligibility Accident Insurance Program. The insurance policy on file with the NCAA contains all the provisions, exclusions and limitations and qualifications of the insurance benefits. If any discrepancy exists between this piece and the Policy, the Policy will govern and control the payment of benefits.

The NCAA Post-Eligibility Accident Insurance Program provided by the NCAA covers student-athletes, student coaches, student managers, student trainers and student cheerleaders for an NCAA Recognized Injury. The policy provides benefits in excess of any other valid and collectible insurance. Following is a benefit schedule:

MEDICAL AND MENTAL HEALTH BENEFITS

The Policy provides Medical and Mental Health Benefits.

Maximum Benefit Amount	$90,000 per NCAA Recognized Injury
Sublimit for Mental Health Expenses	$25,000 per NCAA Recognized Injury
Maximum Benefit Period	104 weeks. See Benefit Period Definition.
Benefit Percentage	100% of Allowable Expense
Deductible	$0 per NCAA Recognized Injury

Each Maximum Benefit Amount of $90,000 may include up to $25,000 benefit for Mental Health Expenses. In no event shall the total benefit amount for an NCAA Recognized Injury under this Policy exceed $90,000.

NONDUPLICATION OF BENEFITS

This provision applies if an Insured Person:

- is covered by any Other Insurance Plan; and
- would, as a result, receive total benefits that would exceed the expenses actually incurred.

In this case, benefits payable under this Policy will be reduced by the excess amount of benefits. The total amount of benefits payable will never exceed 100% of the Medical Expenses.

DEFINITIONS

Allowable Expense means a Medical Expense or Mental Health Expense otherwise payable under the Policy that is not in excess of the 80th percentile identified on Context4HealthCare or similar database (the "Database"). When there is, in Our determination, minimal data available from the Database for a Medical Expense or Mental Health Expense, We will determine the amount to pay by calculating the unit cost for the applicable service category using the Database and multiplying that by the relative value of the Medical Expense or Mental Health Expense based upon a commercially available relative value scale selected by Us. In the event of an unusually complex medical procedure, a Medical Expense or Mental Health Expense for a new procedure or a Medical Expense or Mental Health Expense that otherwise does not have a relative value that is in Our determination applicable, We will assign a relative value. The Medical Expenses or Mental Health Expenses We pay may not reflect the actual charges of a provider and do not take into account the provider's training, experience or category of licensure. A provider may charge the Insured Person the difference between what the provider charges and the amount We pay under the Policy. The Database will be updated by Us as information becomes available from the supplier, up to twice each year. We may modify the Database in Our discretion to reflect Our experience. We have the right, in Our discretion, to substitute or replace the Database with another database or databases of comparable purpose, with or without notice.

Benefit Period means the consecutive 104-week period of time in which treatment must be provided in order to be eligible for payment. The Benefit Period begins as described below.

1. Undergraduate Students - The Benefit Period starts on the earlier of the following for an Insured Person that is an Undergraduate Student during the athletic season that such Insured Person incurs an NCAA Recognized Injury:
   - The date such Insured Person is no longer enrolled in school, except in the instance that such Insured Person's athletic season extends beyond enrollment, in which case the Benefit Period begins when such Insured Person's

athletic season ends; or

- The date such Insured Person elects to Voluntarily Withdraw.

2. Graduate Students - The Benefit Period starts on the earliest of the following for an Insured Person that is a Graduate Student during the athletic season that such Insured Person incurs an NCAA Recognized Injury:
   - The date such Insured Person is no longer enrolled in school, except in the instance that such Insured Person's athletic season extends beyond enrollment, in which case the Benefit Period begins when such Insured Person's athletic season ends; or
   - The date such Insured Person's athletic eligibility expires; or
   - The date such Insured Person elects to Voluntarily Withdraw.
3. Prospective Students - The Benefit Period for an Insured Person that is a Prospective Student when such Insured Person incurs an NCAA Recognized Injury starts on the date such Insured Person is no longer enrolled as an Undergraduate Student.

In no event shall the Benefit Period exceed a total of 104 weeks.

Conditioning means a physical conditioning activity that is:

- not the play or practice of the insured sport;
- taking place at the Participating School's athletic facilities or another facility specifically authorized by the Participating School;
- officially sanctioned by the Participating School; and
- scheduled and supervised by a regularly employed coach or trainer.

Controlled Substance means any drug or substance, other than alcohol, having the capacity to affect behavior and that is regulated by law with regard to possession and use.

Covered Accident means an unexpected and unintended event, independent of sickness and all other causes, that occurs during the Policy Term, which directly results in bodily injury of an Insured Person (not excluded from coverage by the Exclusions provision), and which:

- occurs while he or she is participating in a Covered Event;or
- occurs during Covered Travel; or
- occurs during a temporary stay at the location of a Covered Event held away from the location of the Insured Person's Participating School while the Insured Person is engaged in an activity or travel that is authorized by, organized by or directly supervised by an official representative of the Insured Person's Participating School.

Covered Event means, for players on an athletic team:

- a Qualifying Intercollegiate Sport competition scheduled by the Insured Person's Participating School;
- official team activities;
- Conditioning; or
- practice sessions.

For players on an athletic team, Covered Event must be authorized by, organized by or directly supervised by an official representative of the Insured Person's Participating School (not including any activities not directly a part of a Qualifying Intercollegiate Sport, such as camps, clinics and other events not conducted by the Insured Person's Participating School).

For players on a stunt or acrobatics & tumbling athletic team, practice sessions must be authorized by, organized by and directly supervised by a safety-certified official coach or advisor of the Insured Person's Participating School, other than a member of the stunt or acrobatics & tumbling athletic team or other Undergraduate Student, and in preparation for a Qualifying Intercollegiate Sport team competition. The coach or advisor must have a current safety certification by a nationally recognized formal credentialing program for safety certification. A Graduate Student can meet the safety-certification requirement if: officially designated by the school as the official coach or advisor; and the school has given the Graduate Student the authority to authorize, organize and directly supervise.

Covered Event means, for Student coaches, Student managers and Student trainers, only those activities directly associated with the covered activities of a Qualifying Intercollegiate Sport team or covered activities of Student cheerleaders and under the direct supervision of an official representative of the Participating School.

Covered Event means, for Student cheerleaders:

- activities, including Conditioning, performed as part of the cheer unit for a Qualifying Intercollegiate Sport team competition scheduled by the Insured Person's Participating School; or

- practice sessions and pep rallies both of which must be authorized by, organized by and directly supervised by a safety-certified official coach or advisor of the Insured Person's Participating School, other than a member of the cheer unit or other Undergraduate Student, and in preparation for a Qualifying Intercollegiate Sport team competition. The coach or advisor must have a current safety certification by a nationally recognized formal credentialing program for safety certification. However, the safety-certification requirement does not apply with respect to practice sessions that are held solely by dance team members or mascots. A Graduate Student can meet the safety-certification requirement if:
  - officially designated by the school as the official coach or advisor; and
  - the school has given the Graduate Student the authority to authorize, organize and directly supervise.

For Student cheerleaders, Covered Event does not include any activities not directly associated with the activities of a Qualifying Intercollegiate Sport team, such as camps, clinics, national competitions, fund-raisers, alumni events and other events not conducted by the Insured Person's Participating School.

Covered Event means, for Prospective Students, only those activities directly associated with the covered activities of a Qualifying Intercollegiate Sport team (or covered activities of Student cheerleaders) and under the direct supervision of an official representative of the Participating School.

For all of the above, the Covered Event must occur during the Policy Term.

Covered Travel means team or individual travel, for purposes of representing the Participating School, that is to or from the location of a Covered Event and is authorized by the Insured Person's Participating School, provided the travel is paid for or subject to reimbursement by the Participating School. Covered Travel to a Covered Event will commence upon embarkation from an authorized departure point and terminate upon arrival at the location of the Covered Event. Covered Travel from a Covered Event will commence upon departing from the location of the Covered Event and terminate upon return to the authorized place from which such Covered Travel to the Covered Event began.

Graduate Student means a Student who is enrolled in a graduate program or is only enrolled in graduate classes.

Hospital means an institution which:

- is operated pursuant to law;
- is primarily and continuously engaged in providing medical care and treatment to sick and injured persons on an inpatient basis;
- is under the supervision of a staff of Physicians;
- provides 24-hour nursing service by or under the supervision of a graduate registered nurse (R.N.); and
- has medical, diagnostic and treatment facilities, with major surgical facilities on its premises or available to it on a prearranged basis.

Hospital does not include:

- a clinic or facility for:
  - convalescent, custodial, educational or nursing care;
  - the aged, drug addicts or alcoholics;
  - rehabilitation; or
- a military or veterans hospital or a hospital contracted for or operated by a national government or its agency unless:
  - the services are rendered on an emergency basis; and
  - the individual has a legal liability to pay for the services given in the absence of insurance.

Injury means bodily harm that is the direct result of a Covered Accident and that requires treatment by a Physician. For purposes of this definition, bodily harm includes:

- wear and tear (loss and damage caused by overuse) of an Insured Person's body part; and
- re-injury or aggravation of an injury sustained prior to the effective date of the Insured Person's coverage under this Policy if:
  - the Insured Person was given medical clearance to participate in the appropriate Covered Event by the Physician responsible to the Policyholder for such determination; and
  - such re-injury or aggravation occurs during a Covered Event or Covered Travel.

Insured Person means, during the Policy Term, any person identified below:

- a Student attending or registered to attend the Participating School and participating as:
  - a player on an athletic team in a Qualifying Intercollegiate Sport sanctioned and recognized by the Participating School; or as

    - a Student cheerleader of a cheer team officially recognized as such by the Participating School (includes dance team members and mascots); or as
    - a Student coach, Student manager, or Student trainer of an athletic team in a Qualifying Intercollegiate Sport sanctioned and recognized by the Participating School or of a cheerleading unit officially recognized as such by the Participating School; or
- a Prospective Student.

Intoxicated, intoxication means the Insured Person is intoxicated as determined and defined by the laws in the jurisdiction in which the loss or cause of loss was incurred (for the purposes of this definition, the laws governing the operation of motor vehicles while intoxicated will apply to any activity occurring at the time of the accident).

Maximum Benefit Amount means the total benefits payable under an applicable benefit provision. The Maximum Benefit Amount is shown in the Schedule.

Medical Expenses means expenses incurred for Medically Necessary services and supplies. Medical Expenses are incurred on the date the service or supply is rendered or provided.

Medically Necessary, Medical Necessity means care that is ordered, prescribed, or rendered by a Physician, Mental Health Practitioner or Hospital, and is determined by Us, or a qualified party or entity selected by Us, to be:
- consistent with the diagnosis and treatment of the loss;
- appropriate with the standards of good medical practice, including the appropriate use of a telehealth solution;
- not solely for the convenience of the Insured Person;
- the most appropriate supply or level of service which can be safely provided; and
- not considered experimental or investigative.

Mental and Nervous Disorder means any condition, disease or disorder listed as a mental or nervous disorder in the most recent edition of the International Classification of Diseases (ICD) and the Diagnostic and Statistical Manual of Mental Disorders (DSM). This definition does not include conditions, diseases or disorders related to Substance Abuse.

Mental Health Expenses means expenses incurred for Medically Necessary services for treatment of a Mental and Nervous Disorder that results directly from a Covered Accident while confined in a hospital or on an outpatient basis (including a telehealth solution). Medical Expenses are incurred on the date the service is rendered or provided.

Mental Health Practitioner means a health professional who is licensed to provide services for Mental and Nervous Disorders in the state where the person practices.

NCAA Recognized Injury means an Injury sustained by an Insured Person:
- that results directly from a Covered Accident;
- that occurred during the Policy Term; and
- which has been documented in accordance with an NCAA Post Eligibility Insurance Report and is on file with the Participating School's athletic department.

Nurse means a professional, licensed, graduate registered nurse (RN), a professional, licensed practical nurse (LPN) or a certified registered nurse anesthetist (CRNA).

Nurse Practitioner means a licensed registered nurse who has received special training for diagnosing and treating routine or minor ailments.

Other Insurance Plan means any contract, policy or other arrangement for benefits or services for medical or dental care or treatment under:
- any individual, group, blanket, or franchise policy of accident, disability, or health insurance;
- any arrangement of benefits, health care sharing ministries or similar health care sharing arrangement for members of a group, whether insured or uninsured;
- any prepaid service arrangement such as Blue Cross or Blue Shield, individual or group practice plans, or health maintenance organizations;
- any amount payable for Hospital, medical, or other health services for Injury arising out of a motor vehicle accident to the extent such benefits are payable under any medical expense payment provision (by whatever terminology used including such benefits mandated by law) of any motor vehicle insurance policy;
- any amount payable for services for injuries or diseases related to the Insured Person's job to the extent that the Insured Person actually receives benefits under a workers compensation law. If the Insured Person enters into a settlement to

give up the Insured Person's rights to recover future medical expenses under a workers compensation law, this Policy will not pay those medical expenses that would have been payable except for that settlement; or

- any benefits payable under any program provided or sponsored solely or primarily by any federal, state, or local governmental unit or agency or subdivision or through operation of law or regulation, except Medicaid and Tricare.

Participating School means a college or university which is an active member of the NCAA. For purposes of this Policy, a provisional member of the NCAA that becomes an active member of the NCAA during the Policy Term will be considered an active member of the NCAA on the Policy Effective Date.

Physician means a legally qualified physician, Nurse Practitioner, or Physician's Assistant, practicing within the scope of his or her license; and recognized as a licensed practitioner in the state where services are rendered. Physician does not include:

- the Insured Person; or
- an Immediate Family Member; or
- a person living with the Insured Person; or
- a person employed or retained by the Policyholder.

Physician's Assistant (PA) means a medical professional, other than the Insured Person, who is trained and licensed to provide basic medical services under the direction of a Physician.

Prospective Student means an individual that received a high school diploma or its equivalent, signed an irrevocable commitment to participate in a Qualifying Intercollegiate Sport (or its equivalent for cheerleading) at a Participating School, and is enrolled at that Participating School.

Qualifying Intercollegiate Sport means a sport:

- which has been accorded varsity status by the Participating School as an NCAA sport; and
- which is administered by such school's department of intercollegiate athletics; and
- for which the eligibility of the participating Student athlete is reviewed and certified in accordance with NCAA legislation, rules, or regulations; and
- which entitles qualified participants to receive the Participating School's official awards.

Student means an individual who is actually enrolled and attending school as a full-time or part-time Student at a Participating School or recognized as a full-time or part-time Student by a Participating School.

Substance Abuse means the overindulgence in or dependence on a stimulant, depressant or other chemical substance, leading to effects that are detrimental to the individual's physical or mental health or the welfare of others.

Undergraduate Student means a Student who is enrolled in undergraduate classes and not enrolled in a graduate program.

Voluntarily Withdraw means submission of a formal voluntary withdrawal form from an Insured Person relative to such Insured Person's activities related to a Qualifying Intercollegiate Sport with no intent to transfer to and resume intercollegiate sport/activities at another Participating School.

EXCLUSIONS AND LIMITATIONS

The Policy will not pay benefits for any loss or expense that results directly or indirectly from:

1. intentionally self-inflicted injury, suicide or attempted suicide while sane or insane;
2. voluntary self-administration of any drug or chemical substance not prescribed by or not taken according to the directions of the Insured Person's Physician;
3. treatment for alcoholism or drug addiction;
4. Injury caused by, attributable to, or resulting from the Insured Person's Intoxication;
5. Injury caused by, attributable to, or resulting from the Insured Person's use of a Controlled Substance unless administered on the advice of and taken according to the directions of a Physician;
6. the Insured Person operating a motor vehicle under the influence of a Controlled Substance unless administered on the advice of a Physician and taking the prescribed dosage;
7. the Insured Person operating a motor vehicle while having a blood alcohol level that equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the Injury occurred;
8. the Insured Person committing or attempting to commit a felony, or engaging in illegal activity;
9. participation in a riot or insurrection;
10. any Injury that results from assault or battery;

11. an act of declared or undeclared war;
12. active duty service in any Armed Forces;
13. operating, learning to operate, or serving as a pilot or crew member of any aircraft;
14. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
15. parachuting, except for self-preservation;
16. snow skiing other than as a Qualifying Intercollegiate Sport, scuba diving, bobsledding, bungee jumping, ballooning, flight in an ultralight aircraft, sky diving, hang-gliding, glider flying, sailplaning, or parasailing;
17. participation in professional or amateur racing;
18. sickness, disease, bodily or mental infirmity or medical or surgical treatment thereof;
19. bacterial or viral infection, regardless of how contracted. This does not exclude bacterial infection that is the natural and related result of an NCAA Recognized Injury or accidental food poisoning;
20. dental veneers or other cosmetic dental treatment;
21. orthodontic braces or appliances;
22. any loss for which benefits are paid under state or federal worker's compensation, employers' liability, or occupational disease law;
23. treatment in any Veterans Administration or federal Hospital, unless there is a legal obligation to pay;
24. charges which the Insured Person would not have to pay if the Insured Person did not have insurance;
25. a charge which is in excess of the Allowable Expense;
26. cosmetic surgery, except reconstructive surgery due to an NCAA Recognized Injury;
27. participation in semi-professional and professional sports, play or practice, or any related travel;
28. participation in practice or play of any non-Qualifying Intercollegiate Sports activity, including travel to and from, unless specified in this Policy;
29. assistant surgeon services, unless specified in this Policy;
30. elective treatment or surgery that is not prescribed by a Physician and is not Medically Necessary, health treatment, or examination where no NCAA Recognized Injury is involved;
31. treatment not related to an NCAA Recognized Injury;
32. mental health treatment not related to an NCAA Recognized Injury;
33. human immunodeficiency virus (HIV), acquired immune deficiency syndrome (AIDS) or AIDS related complex (ARC);
34. infectious disease;
35. services or treatment incurred to the extent that they are paid or payable under any Other Insurance Plan;
36. services or treatment incurred to the extent that they are paid or payable under any automobile insurance policy without regard to fault. This exclusion does not apply in any state where it is prohibited;
37. Injury sustained by reason of a motor vehicle accident to the extent that benefits are paid or payable by any Other Insurance Plan;
38. any accident in which the Insured Person is operating a motor vehicle without a current and valid motor vehicle operator's license (except in a driver's education program);
39. treatment of temporomandibular joint (TMJ) disorders involving the installation of crowns, pontics, bridges or abutments or the installation, maintenance, or removal of orthodontic or occlusal appliances or equilibration therapy.

Coverage Underwritten By:
Mutual of Omaha Insurance Company; 3300 Mutual of Omaha Plaza; Omaha, Nebraska 68175