

2009 International Athlete Insurance Information

USA Cycling, Inc.

2009 INTERNATIONAL RIDER LICENSEES

Accident Medical Insurance Summary

ELIGIBILITY: All USA Cycling members licensed by USAC for international competition.

INSURANCE CARRIER: Nationwide Life Ins. Co.

COVERAGE HIGHLIGHTS and LIMITS:

Accident Medical Expense	\$25,000*
Deductible with primary health insurance	\$1,000 to \$5,000**
Deductible without primary health insurance	\$5,000

*Maximum benefit of \$500 for Dental, Orthopedic, Physical Therapy, and Transportation.

** Deductible matches primary insurance deductible subject to a minimum of \$1,000 and a maximum of \$5,000.

Benefit Percentage: 70% of Reasonable and Customary
Initial treatment received within 30 days of injury
Claim submitted to carrier within 30 days of injury
Benefits payable for 52 weeks from accident date
Full Excess Coverage

COVERED ACTIVITIES: The policy provides coverage only while participating in or practicing for cycling competition while outside of the United States and its territories.

POLICY TERM: December 31, 2008 through December 30, 2009

Please refer to the policy.

This is a brief outline of policy coverages. This is not a policy interpretation.

TravMed – To ensure that all athletes participating in USA Cycling's programs outside of the United States have a minimum level of health insurance that covers both sickness and accidents, beginning on February 1, 2008 any athlete participating in a USA Cycling program (Jr., U-23, Women's, BMX, etc) or as a member of a USA Cycling team representing the United States outside of the US including but not limited to Jr., U-23, and Elite World Championships and Pan American/Continental Championships will be **required to purchase TravMed Abroad coverage** from MEDEX Insurance Services that covers them for at least the time period they are traveling to and participating in the above activities. Each athlete will be required to show evidence of the TravMed Abroad coverage at least 7 business days prior to each trip.

With the help of the United States Olympic Committee, USA Cycling has been able to get MEDEX to provide its TravMed Abroad coverage in 2009 for a discounted rate of only \$3 a day while on a trip outside the United States. Please see TravMed Abroad brochure for summary of coverage.

In order to purchase the coverage, **please call MEDEX at 1-800-732-5309** and let them know you are a member of USA Cycling.