

LIABILITY & MEDICAL COVERAGE – COVERAGE LIMITS

Appendix A - Authorization and Organization

Risk Area	Limits of Coverage	Deductibles
Actions of Employees (G.S.58-31/31A)	<p>\$1,000,000 - Tort Claims Act</p> <p>\$1,000,000 - Employee Liability</p> <p>\$10,000,000 – Excess Employee Liability</p>	<p>\$150,000 per person</p> <p>Limit of waived Sovereign Immunity</p> <p>\$1,000,000</p> <p>\$1,000,000</p>
Commercial Crime ("Honesty Bond")	<p>\$5,000,000 - Computer Fraud</p> <p>\$5,000,000 – Public Employee Dishonesty</p>	\$75,000 plus 10% of residual
Master Crime ("Robbery and Safe Burglary")	<p>\$100,000 Forgery or Alteration</p> <p>Robbery and Safe Burglary</p> <ul style="list-style-type: none"> - \$250,000 Inside of Premises - \$50,000 Outside of Premises 	\$2,500
Medical Professional Liability Physician and Non-Physician (Claims Made Form)	<p>\$1,000,000 Each Occurrence</p> <p>\$3,000,000 Total Limit</p>	\$0
Professional Liability (Claims Made Form)	<p>\$1,000,000 Each Occurrence</p> <p>\$3,000,000 Total Limit</p>	\$0
University Internship Professional Liability (Occurrence Form)	<p>\$1,000,000 Each Occurrence</p> <p>\$3,000,000 Total Limit</p>	\$0
Student Medical Insurance	<p>Basic Limit: \$100,000</p> <p>Major Medical Benefit</p> <ul style="list-style-type: none"> - Option 2 - Unlimited Lifetime Maximum <p>Deductible (Base Plan = \$300 deductible)</p> <ul style="list-style-type: none"> - Option 3 - \$150 deductible - no copay <p>Intercollegiate Sports Limit (Base Plan = \$3,000)</p> <p>Prescription Drugs (Base Plan = \$1,000; \$10 co-pay in SHS)</p> <ul style="list-style-type: none"> - Option 3a - \$1,500 Rx Max with \$10 co-pay <p>Wellness Benefit - Preventive Care, Routine Physical Exams & Weight Counseling/Dietitian - Excludes Surgery</p>	Base Plan = \$300

	<ul style="list-style-type: none"> - Option 1 - \$500 wellness benefit per year <p>Vision Care Plan (1 vision exam + glasses or contacts up to \$200)</p>	
Athletic Accident Insurance	<p>\$90,000 Student-Athletes Aggregate</p> <p>\$50,000 Guest Recruits Aggregate</p>	\$3,000
Sports / Summer Camps	<p>\$250,000 AD&D Aggregate Limit</p> <p>Day Campers & Staff</p> <ul style="list-style-type: none"> - \$7,500 AD&D - \$15,000 Specific Loss (Face Amount) - \$25,000 Overall Maximum - \$0 Sickness-Medical Expense <p>Overnight Campers & Staff</p> <ul style="list-style-type: none"> - \$10,000 AD&D - \$20,000 Specific Loss (Face Amount) - \$25,000 Overall Maximum - \$5,000 Sickness-Medical Expense 	\$0
Club Sports - Selective Travel	<p>\$10,000 AD&D</p> <p>\$10,000 Medical Expense Principal Sum</p> <p>\$10,000 Accident Dismemberment</p> <p>\$250 Maximum Dental Limit</p>	\$0
Business Travel – Accident & Health	<p>The policy will pay 100% of the following:</p> <ul style="list-style-type: none"> - Professional Services – a) Surgery, anesthesia, radiation therapy, in-hospital doctor visits, diagnostic X-ray and lab / b) Office Visits: including X-rays and lab work billed by the attending physician - Inpatient Hospital Services – a) Surgery, X-rays, in-hospital doctor visits / b) In-patient medical emergency - Ambulatory Surgical Center - Outside Home Country Outpatient prescription drugs (Covered Expenses) - Dental Care required due to an injury (Covered expenses up to \$100 per tooth) - Dental Care for Relief of Pain (Covered Expenses up to \$500 per Trip Period) <p>Accidental Death and Dismemberment – Maximum Benefit: Principal Sum up to</p>	\$0

	<p>\$10,000</p> <p>Repatriation of Remains – Maximum Benefit up to \$25,000</p> <p>Medical Evacuation – Maximum Benefit per Trip Period for all Evacuations up to \$100,000</p> <p>Bedside Visit – Maximum Benefit per Trip Period up to \$1,500 for the cost of one economy round-trip ticket to the place of the Hospital Confinement for one (1) person</p>	
Study Abroad – Accident & Health	<p>\$200,000 per Injury or Sickness - Coverage A – Medical Expenses</p> <p>\$10,000 Coverage B – Accidental Death and Dismemberment</p> <p>\$25,000 Coverage C – Repatriation of Remains</p> <p>\$100,000 Lifetime Benefit – Coverage D – Medical Evacuation</p> <p>\$1,500 Coverage E – Bedside Visit - for the cost of one economy round-trip air fare ticket to, and the hotel accommodations in, the place of the Hospital Confinement for one (1) person</p>	\$0
International Students – Accident & Health	<p>\$150,000 Coverage A – Medical Expense</p> <ul style="list-style-type: none"> - \$10,000 Basic Medical Expense Benefit per Injury or Sickness – Basic Medical Expense Benefit per Injury or Sickness - 80% of Reasonable Expenses up to an additional \$40,000 - After both Basic Medical Expense Benefit Maximum and the Supplemental Major Medical Maximum have been paid, 100% of reasonable Expenses up to an additional \$100,000 – Catastrophic Major Medical Expense Benefit per Injury or Sickness (No coverage for spouse or children) <p>\$10,000 Insured - Coverage B – Accidental Death and Dismemberment</p> <ul style="list-style-type: none"> - \$5,000 Spouse - \$1,000 Child <p>\$15,000 Coverage C – Repatriation of Remains</p> <p>\$50,000 Lifetime Benefit – Coverage D – Medical Evacuation</p>	\$100 per Injury or Sickness