

2018 International License Insurance Information

Excess Accident Medical Insurance Summary

Eligibility: All USAC members licensed by USAC for international competition

Carrier: Berkley Life and Health Insurance Company

Coverage Highlights and Limits:

- Accident Medical Expense - \$25,000*
- Deductible - \$1,000 to \$5,000**
- Co-insurance - 30%

Covered Activities: Only participation in a cycling competition sanctioned by the UCI or a Foreign Federation affiliated with the UCI while outside of the United States and its territories.

Additional Information:

- Initial treatment must be received within 30 days of injury
- Claim submitted to carrier within 30 days of injury
- Benefits payable for 52 weeks from accident date
- Co-insurance is the percentage of reasonable and customary expenses that licensee must pay

Policy Term: January 1, 2018 through December 31, 2018

Exclusions: Please refer to the policy

*Limit is excess to any primary medical insurance the licensee may have. Maximum benefit of \$500 for Dental, Orthopedic, Physical Therapy, and Transportation.

**Deductible matches the deductible of any primary medical insurance the licensee may have. If the licensee has a no primary medical insurance, the deductible is \$5,000.

This is a brief summary of the policy and is not a policy interpretation.

Liability Insurance

All USAC members licensed by USAC for international competition have liability insurance through USAC's general liability insurance policy that meets the requirements of the UCI Regulations.

SafeTrip Travel Medical Insurance

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, 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 SafeTrip Custom coverage from United Healthcare Global that covers them for at least the time period they are traveling to and from, and participating in the above activities. Each athlete will be required to show evidence of the SafeTrip coverage at least 7 business days prior to each trip.

The SafeTrip Custom coverage is \$3.25 per day while on a trip outside the United States. Please see the SafeTrip brochure for a summary of the coverage.

In order to purchase the coverage, please email UHC Global at USOC@uhcglobal.com and let them know you are a member of USA Cycling.