

# School-Time Accident Plan

## For The Delphian School™

This plan only covers injuries as a result of an accident that occurred during the time your child is enrolled and at the school while the school is in session. Parents should have “primary” insurance coverage for their children with this plan being an additional “secondary” coverage. Students from outside the United States are required to enroll in the Worldwide Medical Insurance Plan. This sheet is a brief summary of the coverage provided. Terms are subject to change.

Maximum Benefit	\$100,000
Deductible	-0-
Benefit Period	First day of school through August 31, while enrolled.
Hospital Room & Board	Up to the Semi-Private Room Rate
Hospital Intensive Care	Reasonable & customary charges (10-day maximum)
Hospital In-Patient Services & Supplies (Misc. charges including in-patient visits)	Reasonable & customary charges
Hospital Emergency Treatment. (Includes non-surgical physician treatment and all other therapeutic services and supplies except x-rays)	Reasonable & customary charges
Surgeon Fees (In or out of hospital)	90% Reasonable & customary charges
Physician Outpatient Treatment (Includes all therapeutic services and supplies except x-rays)	\$100 per treatment
Physical Therapy (In or out of hospital)	Reasonable & customary charges to \$500 maximum
Dental Treatment	Reasonable & customary charges to \$350 maximum per natural tooth
Ground Ambulance (To hospital in emergency situations)	Reasonable & customary charges
Orthopedic Braces	Reasonable & customary charges
Registered Nurses' Services	Reasonable & customary charges
Laboratory Tests	Reasonable & customary charges
Outpatient Prescribed Medications (For injuries only)	Reasonable & customary charges
X-Rays	Reasonable & customary charges
Diagnostic Imaging	Reasonable & customary charges to \$1,800 maximum
Accidental Death Benefit	\$10,000
Single/Double Dismemberment Benefit	\$10,000/\$20,000

**Arranged & Administered by:**  
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