

## 2011 International Athlete Insurance Information

### USA Cycling 2011 International Rider Licensees

Accident Medical Insurance Summary for coverage provided by the 2011 International Rider License issued by USA Cycling.

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

INSURANCE CARRIER: Nationwide Life Insurance 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 a cycling competition sanctioned by the UCI or a Foreign Federation affiliated with the UCI while outside of the United States and its territories.

POLICY TERM: December 31, 2010 through December 30, 2011

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, 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 2011 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.

## RIDER INSURANCE ACKNOWLEDGEMENT

By signing this form I acknowledge that I have reviewed and am familiar with the current insurance benefits and offerings available to USA Cycling members including the terms, conditions, limitations, exclusions, and claim reporting procedures. In addition, I understand that the insurance benefits and offerings available through USA Cycling are subject to change from time to time and I will agree to review USA Cycling's website at [www.usacycling.org](http://www.usacycling.org) to keep up to date on these changes. I also understand that if I participate in a USA Cycling program outside the United States or as a member of a USA Cycling team representing the United States outside of the United States that it is my responsibility to purchase TravMed Abroad coverage directly from MEDEX Insurance Services at 1-800-732-5309 that covers me for at least the time period I will be traveling to and participating in these activities. I understand that the insurance benefits and offerings available through USA Cycling membership have limits and if I wish to have coverage in excess of these limits then it is my responsibility to secure additional coverage. I am over 18 years of age or, if I am not, my parent or guardian has signed with me below.

Date: \_\_\_\_\_, 20\_\_

\_\_\_\_\_  
Signature  
Print Name: \_\_\_\_\_

## PARENT OR GUARDIAN ACKNOWLEDGEMENT

I am the parent or guardian of \_\_\_\_\_ (Child). On behalf of my child and me, and our heirs and legal representatives, I consent and agree to the above terms.

Date: \_\_\_\_\_, 20\_\_

\_\_\_\_\_  
Signature  
Print Name: \_\_\_\_\_

Links to USA Cycling's current insurance benefits and offerings:

- Information on excess accident medical insurance included with license and claim reporting at <http://www.usacycling.org/news/user/story.php?id=630>.
- Information on TravMed Abroad and MEXDEX insurance can be found by calling at 1-800-732-5309.
- Information on optional 24x7 excess Accident Medical Insurance through Adventure Advocates at <http://adventureadvocates.com/usacycling.html>.
- Information on optional major medical insurance at <http://www.usacyclinghealthplans.com/>.