

## Explanation of American Income Life's Insurance Policy for Camps, Conferences, & Field Trips

### 1. Pre-Existing Conditions:

- a. Under full implementation of the Affordable Care Act in 2014, major medical healthcare plans offered through employers and purchased in the private insurance marketplace are not permitted to deny coverage for any reason, including a pre-existing medical condition. The law does not apply to all insurance policies providing accident and illness benefits. The AIL Blanket Policy used to provide accident medical coverage for camps and other special activities sponsored by Purdue University is one of many benefit types exempt from the provisions of the Affordable Care Act.
- b. Blanket coverage is broad in scope, providing benefits when a new injury or illness occurs during a covered event. However, there are important distinctions between major medical health plans and blanket accident and illness insurance for group activities. Blanket coverage only applies for a specified period of time such as a weeklong camp or weekend trip. Blanket coverage does not pay benefits for preventative care or ongoing care for a medical condition. **Pre-existing medical conditions are also excluded by blanket policies.** The intent of the coverage is to provide benefits for new incidents that arise during the covered event that did not exist prior to participation. Some common pre-existing conditions are asthma, seizures, diabetes, food & seasonal allergies.
- c. There is no coverage for mental health services for issues such as, but not limited to, anxiety and depression. This policy only covers expenses caused by bodily injury or physical illnesses such as flu, strep throat, cold, bronchitis, etc... **Mental and behavioral health treatment and treatment for substance abuse, including any bodily injury, would not be covered.**

### 2. Medications:

- a. Prescriptions are covered under the accident or illness benefit depending on the nature of the incident. Prescriptions are subject to the maximum claim benefit, there is no copay or deductible. We will pay medical statements and prescriptions in the order they are received until the claim has reached the maximum accident/illness benefit. We will only pay for prescription medications that are directly related to the accident or illness. **We do not pay for refills for a prescription the participant is already taking prior to participating in your program. We do not pay for any over the counter medications or supplies.**

### 3. Exclusions:

- a. **The only activities excluded under the policy are downhill winter sports like skiing and sledding.** However, participants in a weekend ski trip would be covered during all other activities when they are off the slopes.
- b. For transportation that is arranged by Purdue that is for a covered event, coverage is applicable during all modes of transportation except travel by air. If travel is not arranged by Purdue (people driving themselves to the event) then they are only covered for the duration of the event itself; the only exception for this would be students driving themselves to a class field trip location per the instructor. Trains, buses, boats, etc... are all acceptable modes of transportation, however if you are flying to your event, **you are not covered while in any aircraft.**