

# CONCUSSION MEDICAL EXPENSE COVERAGE



## THE CASE FOR COVERAGE

Concussions are a very real concern for coaches, players, and parents alike, and can affect athletes in nearly any sport.

Despite recent advances in sports equipment and safety protocols, 15% of high school students, or 2.5 million students, reported having at least one concussion over a one-year period, while 6% reported having two or more.\* Many cases often go unreported and undiagnosed.

Concussions can potentially lead to long-term cognitive impairment, behavioral changes, and brain damage, which is why every concussion should be taken seriously, regardless of perceived severity.\*\* Prompt medical evaluation and treatment are vital to ensuring the health and wellbeing of affected players.

Concussion Medical Expense coverage is designed to help pay for concussion-related testing and treatment so that injured players can get proper medical care when they need it most.

\*Source: <https://www.cdc.gov/mmwr/volumes/67/wr/mm6724a3.htm>

\*\*Source: <https://www.mayoclinic.org/diseases-conditions/traumatic-brain-injury/symptoms-causes/syc-20378557>

## HOW WE MEET YOUR NEEDS

**Designed to help pay for concussion medical expenses** including tests, treatment, and follow-up care after a covered injury.

**May help to minimize overall out-of-pocket expenses,** including high deductibles and co-pays.

**Flexible coverage** options are available on either an excess or primary basis.

**May reduce the financial impact** of seeking proper medical care, especially for under/uninsured families who may otherwise delay or forgo treatment due to the cost.

**May provide valuable benefits** to groups that don't currently have coverage in place to pay for concussion treatment.

**Allows policyholders to carve out coverage** for certain sports or classes of students.

**Demonstrates a commitment** to athletes' health and wellbeing.

## WHO WE COVER

Berkley Accident and Health offers coverage to a variety of groups including, but not limited to:

- K-12 Schools
- School Districts
- High School Athletic/Activity Associations
- Youth & Amateur Sports Teams

*Eligible groups may vary by state.*

Special Risk – Berkley Accident & Health  
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 **Berkley**  
Accident and Health  
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## AVAILABLE BENEFIT

- Concussion Medical Expense Benefit

*Currently available in AZ, CA, KY and MI.*

## DID YOU KNOW?

Youth sports with the highest rates of concussions include rugby, ice hockey, football, lacrosse, soccer, wrestling, basketball, softball, field hockey, baseball, cheerleading, and volleyball.

*Source: <https://completeconcussions.com/2018/12/05/concussion-rates-what-sport-most-concussions/>*

## CONTACT US TO LEARN MORE

For more information, please contact your Berkley Accident and Health, Special Risk representative or [email us at specialrisksolutions@berkleyah.com](mailto:specialrisksolutions@berkleyah.com).

## BERKLEY A&H, SPECIAL RISK

Berkley Accident and Health is a member company of W.R. Berkley Corporation, a Fortune 500 company and one of the nation's premier commercial lines property/casualty insurance providers.

Our business model and structure are optimized for speed and agility, solely focused on bringing the best products and customer experience to the Accident and Health marketplace and creating growth opportunities for our business partners.

[Visit Our Websites](#)

Company Website: [www.BerkleyAH.com](http://www.BerkleyAH.com)

Corporate Website: [www.Berkley.com](http://www.Berkley.com)



This is Accident Only coverage.

This is a brief description of coverage provided under rider series BB-30000R in conjunction with policy form series AH51051, underwritten by Berkley Life and Health Insurance Company (domiciled in Iowa - California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Iowa - California Certificate of Authority #6978) 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states. For complete details, please contact us at [SpecialRiskSolutions@BerkleyAH.com](mailto:SpecialRiskSolutions@BerkleyAH.com).

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.