CSURMA Athletic Injury Medical Expense (AIME) Committee Meeting Agenda
"This is an Open Public Meeting"

In accordance with the requirements of the Bagley-Keene Open Meeting Act, notice of this meeting must be posted in publicly accessible places, including the Internet, at least ten (10) days in advance of the meeting.

Per Government Code section 54954.2, persons requesting disability-related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Alliant at (415) 403-1400 twenty-four hours in advance of the meeting. Entrance to the meeting location requires routine provision of identification to building security. However, CSURMA does not require any member of the public to register his or her name or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.

Date & Time:	October 27, 2025 – 9:00 AM to 10:30 AM
Virtual Location:	Virtual Meeting (Zoom) Video Chat: https://alliantinsurance.zoom.us/j/95218391413 Teleconference: 1-669-900-6833 Meeting Number: 952 1839 1413 Passcode: 141967

A. General Administration

1.	**Review of the Meeting Minutes – May 12, 2025** The Committee will receive a report on the minutes from their last meeting.	**A**	*Pg. 1*
2.	**Fiscal Year 2026/27 AIME Program Deposits** The Committee will receive a report on the proposed Executive Committee approval of FY 2026/2027 AIME Program Deposits.	**I**	*Pg. 7*
3.	**AIME Loss Reports and Claim Trends** The Committee will receive a summary report from Health Special Risk, of the program's claims experience and trends.	**I**	*Pg. 9*
4.	**CSURMA Executive Committee Report** The Committee will receive a verbal report from the Executive Committee Liaison.	**I**	*Pg. 23*
5.	**Renewal of Travel Accident Insurance** The Committee will receive a report for the renewal of the Travel Accident insurance.	**I**	*Pg. 24*
6.	**Review of CSURMA AIME 2026 Calendar** The Committee will be asked to accept the proposed CSURMA meeting calendar and schedule AIME meetings for 2026.	**I**	*Pg. 25*

7. **CSURMA AIME Claims Administration Audit Report** **I** *Pg. 26*
The Committee will be asked to review and discuss the proposal to receive a verbal report as respects the claims audit conducted by R.E. Powers & Company and the response from HSR to the recommendations.

8. **CSURMA Plan of Benefits** **I** *Pg. 27*
The Committee will receive a report on the CSURMA Plan of Benefits.

9. **Availity Medical Database Report** **I** *Pg. 34*
The Committee will receive a report regarding the Availity database program, and be asked to discuss options.

10. **CSURMA AIME Committee Member and Staff Contact Lists** **I** *Pg. 35*
The Committee will be asked to review the contact list and provide updates as applicable.

B. Adjournment

The next CSURMA Athletic Committee meeting is scheduled to meet in January 2026. If you have questions regarding the agenda package, please contact *Stacey Weeks – sweeks@alliant.com (415) 403-1448.*

REVIEW OF THE MEETING MINUTES – MAY 12, 2025

ISSUE: The Committee will be asked to review the meeting minutes from the May 12, 2025 meeting.

RECOMMENDATION: It is recommended that the Committee review the minutes from its May 12, 2025 meeting, making corrections as necessary.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

a. CSURMA AIME Committee Meeting Minutes – May 12, 2025

DRAFT

MINUTES OF THE CSURMA
AIME COMMITTEE MEETING
MAY 21, 2025
SAN FRANCISCO, CALIFORNIA

MEMBERS PRESENT

Kyle Burnett, CSU Fullerton (Zoom)
Kelli Eberlein, CSU Fresno (Zoom)
Keyonda Kendall, CSU Sacramento (Zoom)
Jennifer Lupo-Northrup, CSU Los Angeles (Zoom)
Kristal Slover, CPSU, San Luis Obispo (Zoom)
Michael Thorpe, Risk Manager, CSU Chico (Zoom)
Michael Beatty, San Francisco State, EC Liaison (Zoom)

MEMBERS ABSENT

Susan Vollmerhausen, CSU Bakersfield

STAFF, GUESTS & CONSULTANTS

Nikki Hammond, Health Special Risk (Zoom)
Amy Lightner, Alliant Insurance Services (Zoom)
Cathy Ray, Health Special Risk (Zoom)
Brandon Schall, Health Special Risk (Zoom)
Stacey Weeks, Alliant Insurance Services

A. CALL TO ORDER

The meeting was called to order at 9:05 a.m. by Staff.

A1. Review Meeting of Minutes

A motion was made to approve the meeting minutes of January 21, 2025 as presented at today's meeting.

MOTION: Kristal Slover **SECOND:** Jennifer Lupo-Northrup **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Kyle Burnett	X			
Kelli Eberlein	X			
Keyonda Kendall	X			
Jennifer Lupo-Northrup	X			
Kristal Slover	X			
Jarrod Spanjer	X			
Michael Thorpe	X			
Susan Vollmerhausen				X

A3. AIME Loss Reports and Claim Trends

Brandon Schall introduced Nikki Hammond, the newest member of HSR's team. Nikki brings extensive experience in higher education athletics, having spent 10 years at Notre Dame.

Brandon also provided an overview of the upcoming upgrade to the portal (version 2.0), which will include features such as access to historical claims data, improved injury tracking, and other enhanced functionalities.

Additionally, Brandon presented the loss and claim trend reports, valued as of April 30, 2025, covering 10 full Plan years. For the 2024/25 policy year, claims paid are trending upward, but the program is expected to level out over the next 36 months. The 2023/24 policy year showed slightly faster claims development, while the 2021/22 year saw elevated claims as operations normalized following the COVID-19 pandemic.

The past two years reflect strong performance, driven by campus-level engagement, effective use of discounts, and management support. Claims are consistently split with primary insurance covering two-thirds and AIME covering one-third, indicating a positive trend of more athletes having primary coverage.

Losses appear to be stabilizing and trending back to normal, with consistent paid claim amounts. Notably, campus discounts are applied before any additional discounts. The availability and utilization of the PPO discount network were reviewed. Additionally, HSR maintains a provider/vendor list, with existing agreements encouraging continued member use and contributing to cost-efficiency.

Brandon also highlighted the success of recent training sessions, noting that all sessions are recorded and accessible for review at any time.

A3. CSURMA Executive Committee Report

Mike Beatty reported on the Executive Committee meeting of May 12, 2025, as follows:

- Insurance renewal marketing is ongoing. Liability market is hardening while property is surprisingly stable. Auto liability market is also becoming difficult
- The Committee has two seats up for re-election on July 2025. Mike Beatty was re-appointed to a second, two-year term. Jeff Wilson, VP for A&F at SFSU was appointed to replace Rose McAulliffe who assumed the Vice Chair seat
- The Committee empaneled a Rating Plan Task Force to review the methodology used to calculate all program rates. This review occurs every three years and is designed to ensure that all program rating remains fair and equitable
- Thirteen campuses have joined the new iShip (International Student Health Insurance Program). Mike confirmed there is no exclusion for dental car nor for athletic participants, both NCAA and Club Sports
- Approved the funding of Evident ID, a systemwide certificate of insurance tracking platform to assist campuses in managing vendor COIs
- Discussed the combative sports survey to assess whether a specialized insurance program could help mitigate associated risks. Further updates will be provided as more information becomes available

A4. CSURMA AIME Claims Administration Audit

Stacey discussed that in accordance with Policy & Procedure No. 5, it is the policy of CSURMA to periodically audit its Third-Party Claims Administrators (TPAs) to ensure the delivery of high-quality claims administration.

CSURMA engaged Craig Schweikhard of R.E. Powers Company, LLC to conduct an electronic performance review of HSR's, claims administrator for the AIME program. The most recent review was completed in March 2021.

HSR, Alliant, and Craig will be meeting to discuss the AIME claims audit process. The AIME Claims Audit Report, detailing the findings from the audit will be presented to the Committee at its October 2025 meeting.

A5. FY 2025/2026 AIME Dividend Calculation

Stacey provided an overview of the FY 2025/26 dividend calculation. When funds exceed the Goal for Retained Funds, there is an opportunity to return a dividend from the AIME Program. The Goal for Retained Funds represents the amount held above the program's outstanding liabilities, calculated at a 70% confidence level and discounted for investment income.

At its last meeting, the Committee approved a 50% dividend. Staff confirmed that this dividend will be applied as an offset to the FY 2025/26 AIME premium. The maximum available dividend is $254,972.

A6. CSURMA Plan of Benefits

The Committee reviewed the Plan of Benefits, originally adopted in January 2016. The primary objective of the Plan is to align with NCAA policy by providing secondary coverage up to the NCAA deductible limit of $90,000. The current review used the NCAA Summary of Coverage as a reference, rather than the full NCAA policy document.

The Committee also reviewed a draft comparison summary of the Plan of Benefits vs. NCAA policy. They requested an additional column be added to the summary to outline each recommended change and the rationale behind it. The goal is to determine whether the Plan of Benefits should be as restrictive as the NCAA policy.

To support this effort, the Committee formed a Plan of Benefits Subcommittee to review potential revisions. Members of the subcommittee include Kristal Slover, Kelli Eberlein, and Keyonda Kendall. The subcommittee will meet to draft an updated comparison and present it at a special meeting for further discussion.

A7. Availity Medical Database Demonstration

Keyonda presented a demonstration on the Availity database, which is utilized by Sacramento State to support eligibility verification, collection of Explanation of Benefits (EOBs), and other processes related to claims filing. Keyonda also presented additional tools designed to assist with the timely payment of claims.

A8. CSURMA Athletes Newsletter

The Committee discussed the draft CSURMA Athletes Newsletter. Staff was directed to include the following in the upcoming newsletter:

- AIME Plan of Benefits
- AIME student athlete extension of benefits procedure
- AIME coverage for Cheer/Dance teams
- Other than AIME coverage for Cheer/Dance teams
- NCAA Post Eligibility insurance – effective August 1, 2024

A9. CSURMA Quarterly Report Ending March 31, 2025

The CSURMA Quarterly Report for the period ending March 31, 2025, was provided for informational purposes.

A14. CSURMA Committee Member and Staff Contact Lists

Staff was asked to provide updates to contact information to Staff.

B. ADJOURNMENT

The meeting was adjourned at 11:32 a.m.

Agenda Item A2
CSURMA AIME Committee
Meeting Date: October 27, 2025

FISCAL YEAR 2026/27 AIME PROGRAM DEPOSITS

ISSUE: The Program Administrator has calculated FY 2026/27 AIME program contributions for the Committee's review at today's meeting. Program contributions were calculated using the actuarial report dated August 2025 and HSR's claims loss report valued at June 30, 2025.

RECOMMENDATION: No action is recommended. The FY 26/27 AIME Program Contributions were approved by the CSURMA Executive Committee at their meeting in September 2025.

FISCAL IMPACT: Table 1 below provides a year over year comparison of the total AIME program costs.

Table 1

Program Costs	FY 25/26	FY 26/27
5 Yr Average Claims	3,586,713	3,700,581
Reserves	844,015	432,703
Claims Adjusting	240,000	240,001
Admin	130,530	146,740
Total	**4,801,258**	**4,520,025**

BACKGROUND: Program contributions have been calculated per the rating plan adopted by the AIME Committee. The current rating plan has been in effect since the beginning of FY 2021/22.

PUBLICATION: None.

ATTACHMENT(S):

a. AIME Exhibit – Contributions for FY 26/27

CSURMA Risk Pools FY 2026/27

AIME Coverage Program - Cost Comparison

Campus	FY 25/26	FY 26/27	$ Diff	% Diff
Bakersfield	197,554	209,451	11,897	6%
Chico	34,537	34,062	(475)	-1%
Dominguez Hills	93,895	121,811	27,916	30%
East Bay	51,532	52,612	1,080	2%
Fresno	533,951	519,605	(14,346)	-3%
Fullerton	282,539	292,526	9,987	4%
Humboldt	34,405	42,532	8,127	24%
Long Beach	634,698	667,204	32,506	5%
Los Angeles	30,741	58,022	27,281	89%
Monterey Bay	57,801	86,515	28,714	50%
Northridge	257,960	262,943	4,983	2%
Pomona	113,472	194,156	80,684	71%
Sacramento	345,665	318,718	(26,947)	-8%
San Bernardino	70,615	56,685	(13,930)	-20%
San Diego	374,888	416,805	41,917	11%
San Francisco	35,077	31,580	(3,497)	-10%
San Jose	550,108	565,309	15,201	3%
San Luis Obispo	502,881	493,543	(9,338)	-2%
San Marcos	24,677	31,215	6,538	26%
Stanislaus	55,084	64,731	9,647	18%
Total	**4,282,080**	**4,520,025**	**237,945**	**6%**

Agenda Item A3
CSURMA AIME Committee
Meeting Date: October 27, 2025

AIME LOSS REPORTS AND CLAIM TRENDS

ISSUE: The Committee will hear a report from Health Special Risk (HSR), the Claims Administrator on loss experience and claim trends for the period July 1, 2015.

RECOMMENDATION: No action is requested.

FISCAL IMPACT: Information Item only.

BACKGROUND: HSR provides third party claims administration. Effective July 1, 2015

PUBLICATION: None

ATTACHMENT(S):

a. Monthly Claims Payment Summaries by Campus/Paid at September 30, 2025

HSR
ACCIDENT INSURANCE SOLUTIONS

csurma California State University Risk Management Authority

ATHLETIC INJURY MEDICAL EXPENSE PROGRAM (AIME)

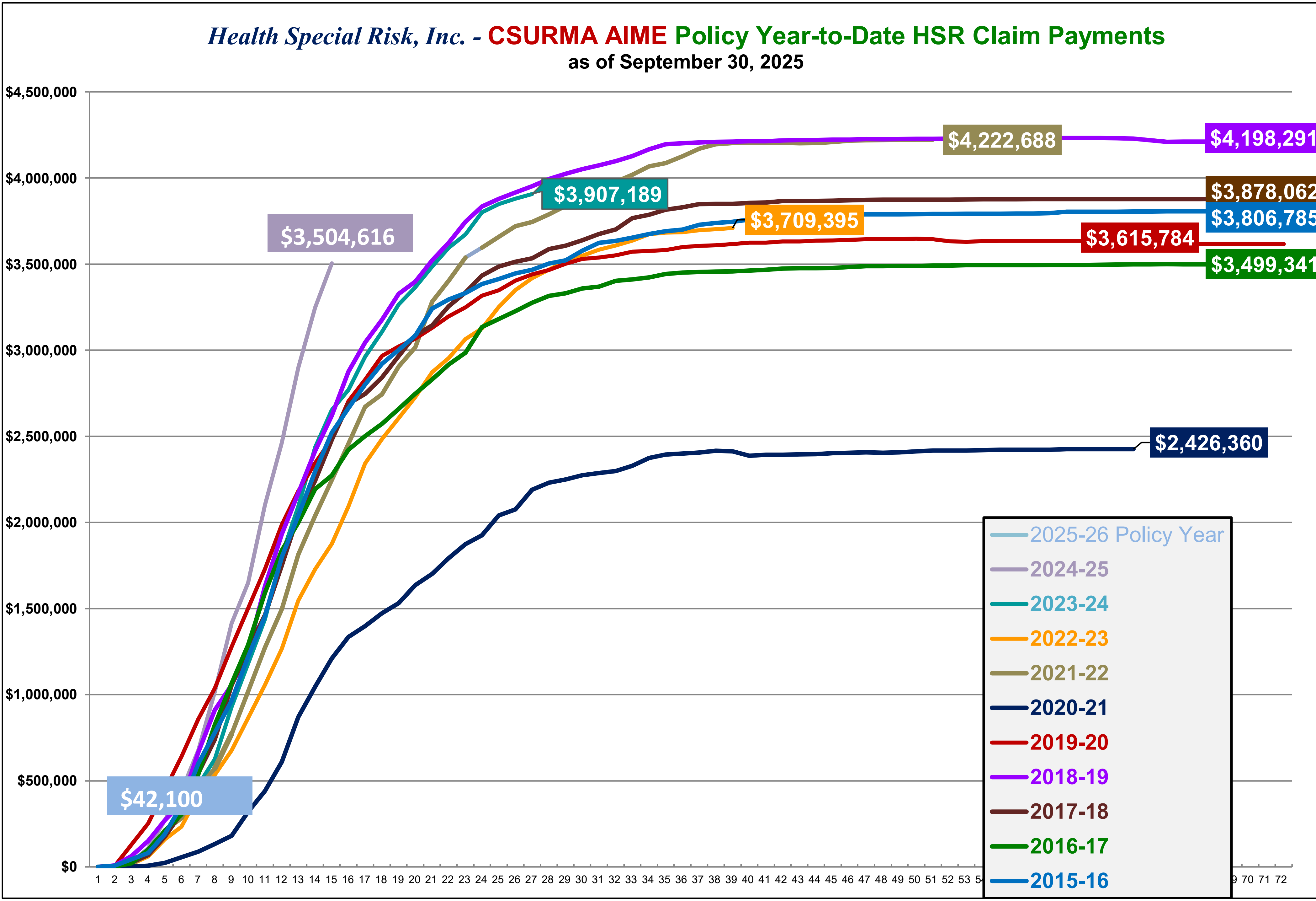
Health Special Risk, Inc.

AIME Loss Reports
as of September 30, 2025

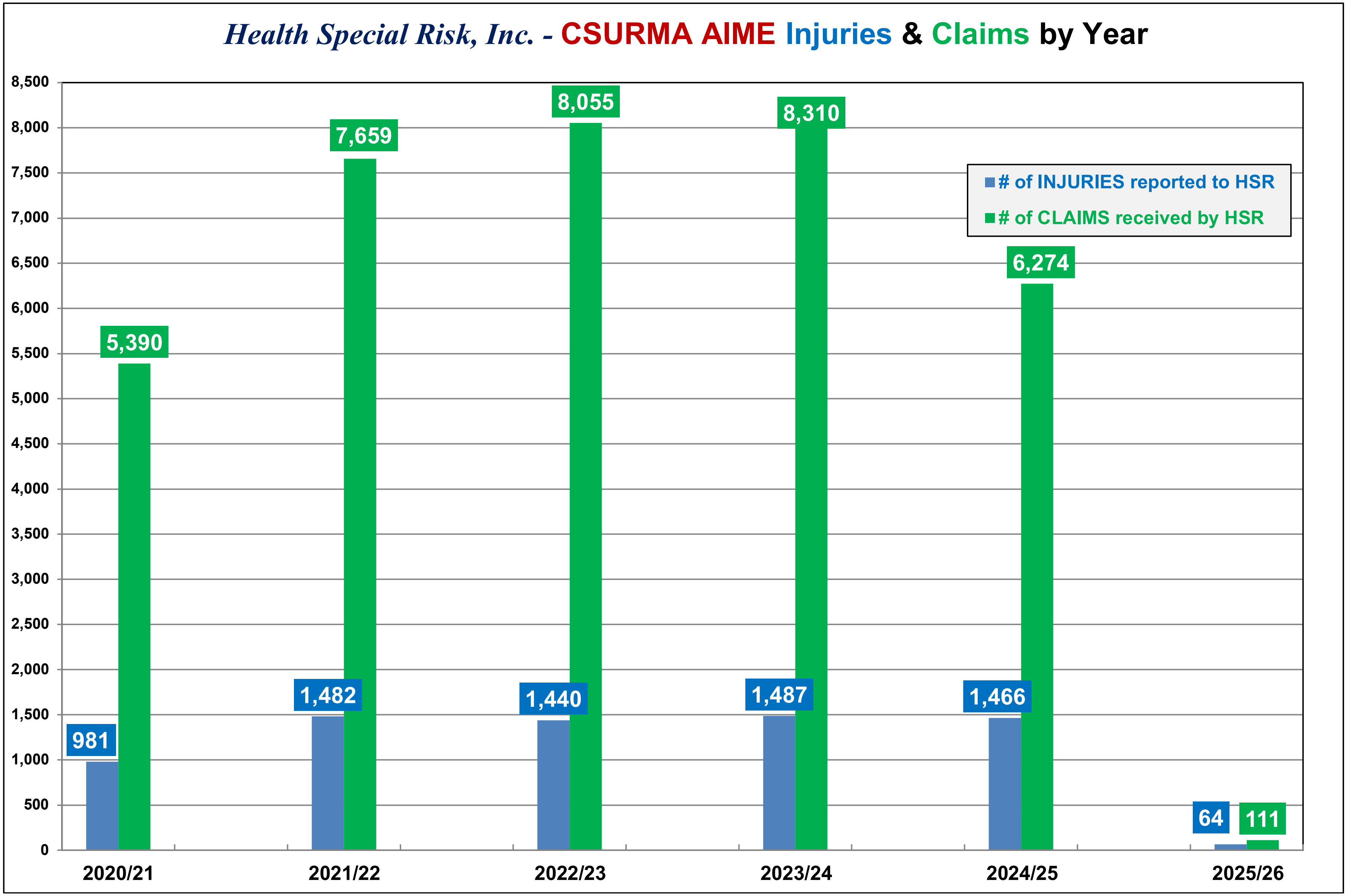
October 27, 2025 AIME Committee Meeting

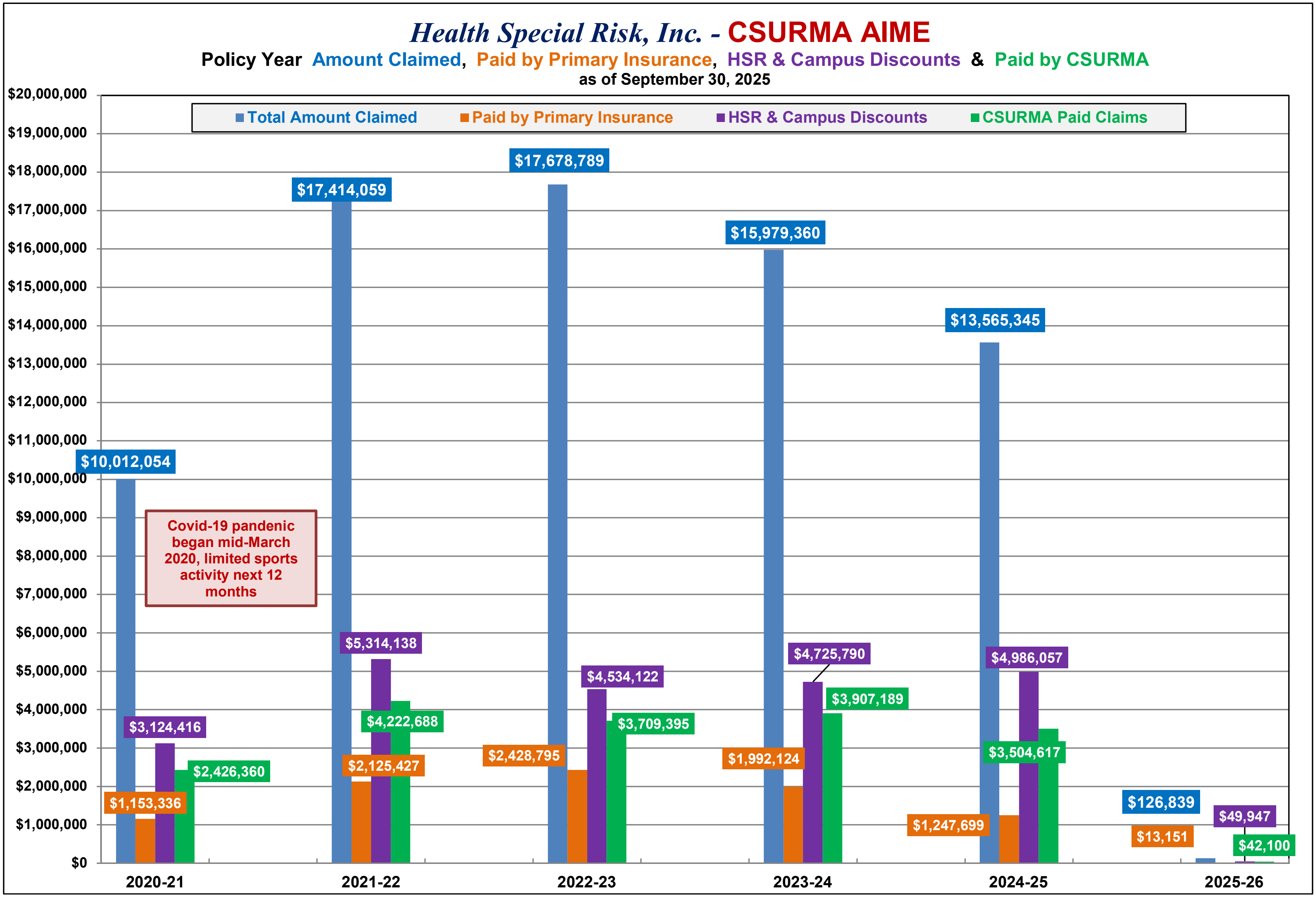
Brandon Schall, President
Cathy Ray, Sr. Vice President & Chief Claims Officer
Nikki Hammond, Account Executive

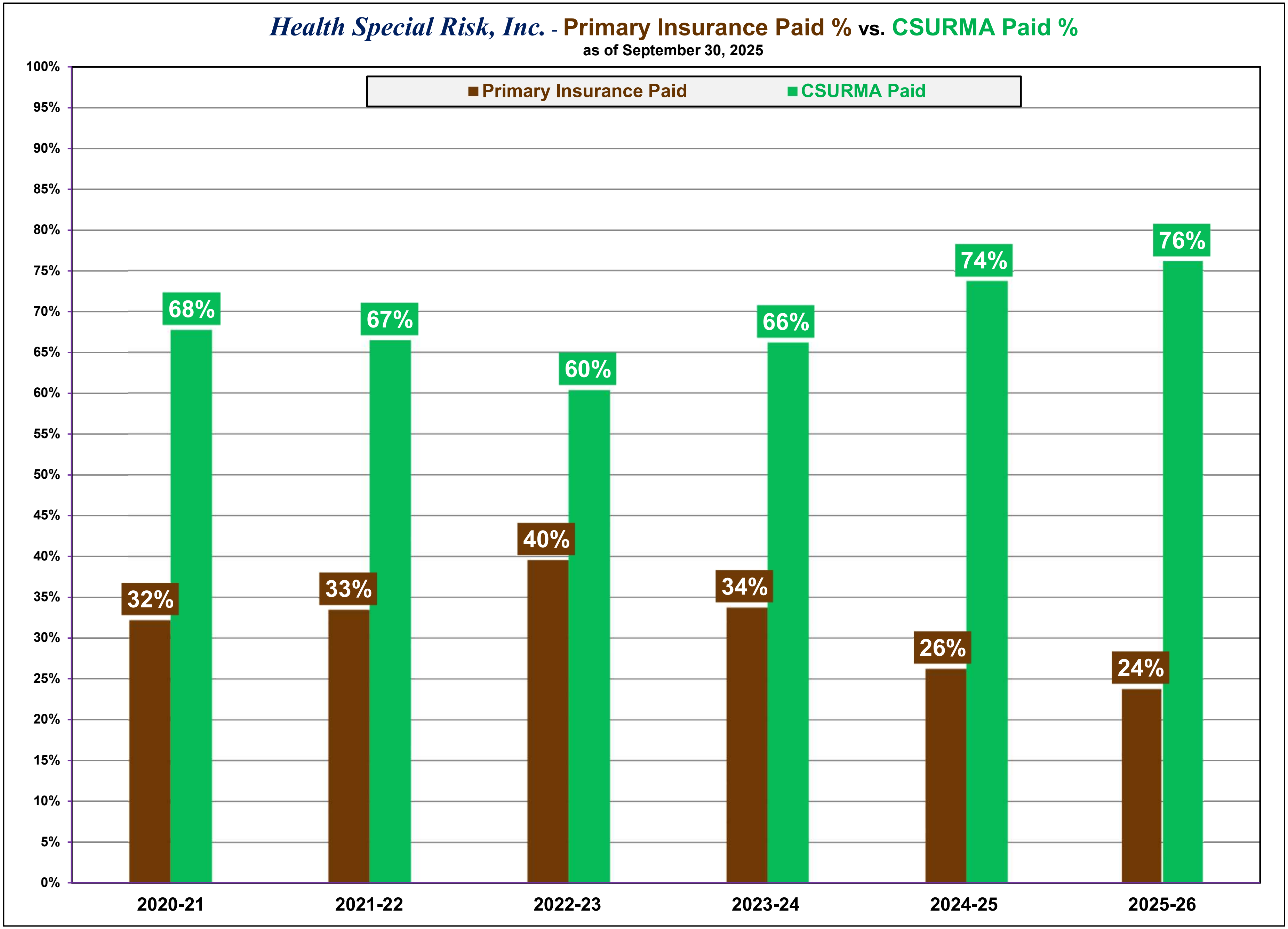
8400 Belleview Drive, Suite 150; Plano, TX 75024 | www.hsri.com



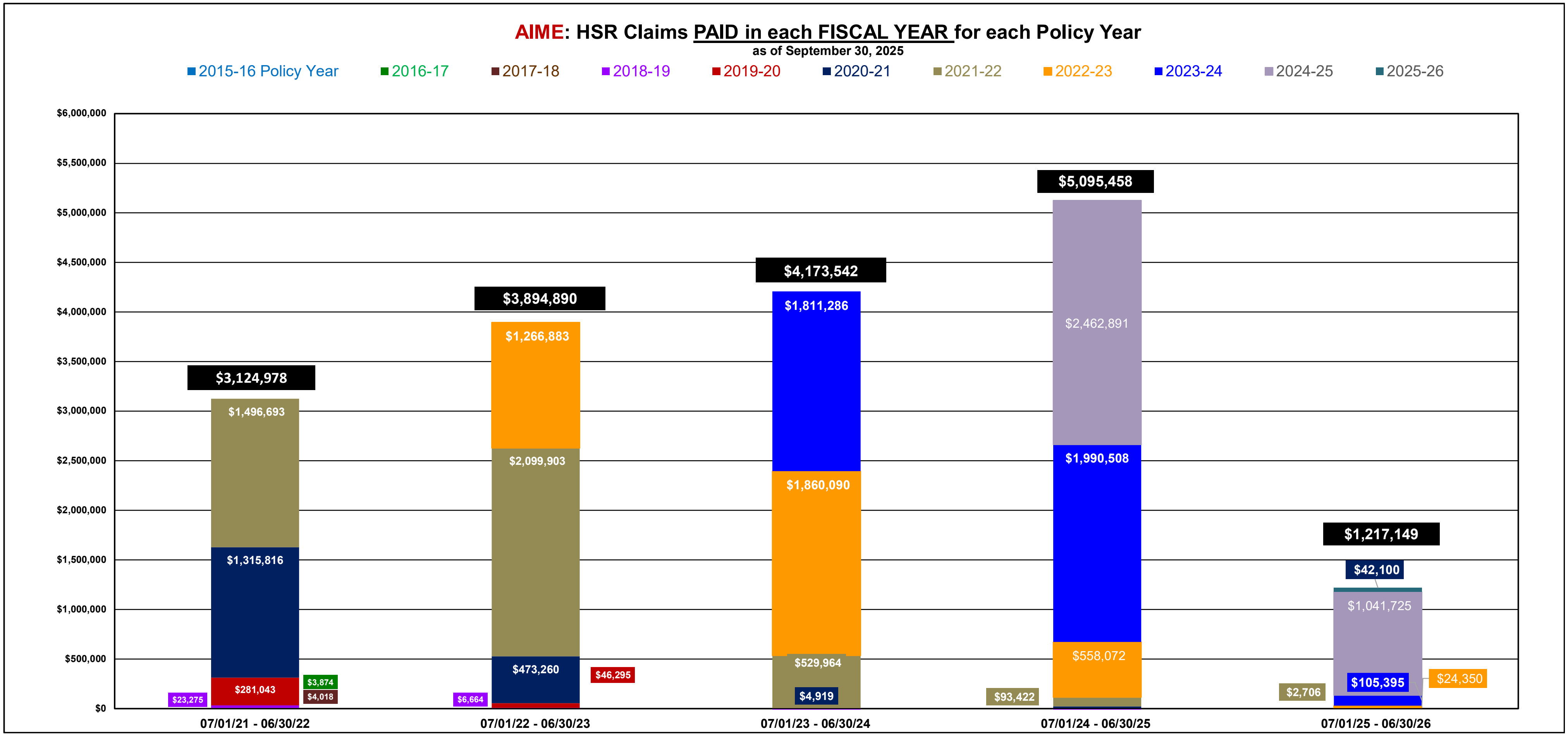
Health Special Risk, Inc. - CSURMA AIME Policy Year-to-Date HSR Claim Payments
as of September 30, 2025
$4,500,000
$4,000,000
$3,500,000
$3,000,000
$2,500,000
$2,000,000
$1,500,000
$1,000,000
$500,000
$0
$3,504,616
$42,100
$3,907,189
$4,222,688
$4,198,291
$3,878,062
$3,709,395
$3,806,785
$3,615,784
$3,499,341
$2,426,360
2025-26 Policy Year
2024-25
2023-24
2022-23
2021-22
2020-21
2019-20
2018-19
2017-18
2016-17
2015-16

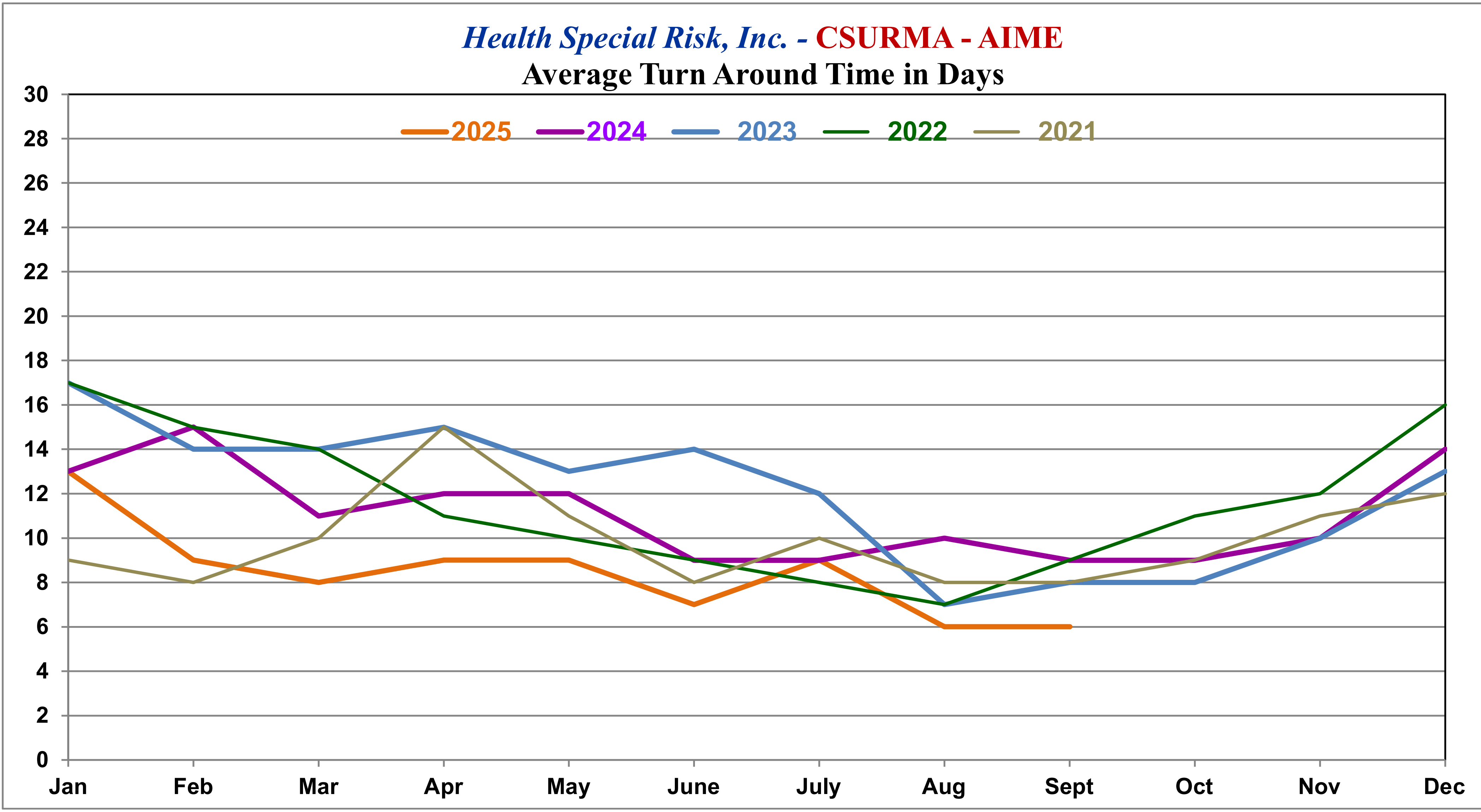

Health Special Risk, Inc. - CSURMA AIME Injuries & Claims by Year
# of INJURIES reported to HSR
# of CLAIMS received by HSR
8,500
8,000
7,500
7,000
6,500
6,000
5,500
5,000
4,500
4,000
3,500
3,000
2,500
2,000
1,500
1,000
500
0
981
5,390
1,482
7,659
1,440
8,055
1,487
8,310
1,466
6,274
64
111
2020/21
2021/22
2022/23
2023/24
2024/25
2025/26


Health Special Risk, Inc. - CSURMA AIME
Policy Year Amount Claimed, Paid by Primary Insurance, HSR & Campus Discounts & Paid by CSURMA
as of September 30, 2025
Total Amount Claimed
Paid by Primary Insurance
HSR & Campus Discounts
CSURMA Paid Claims
$20,000,000
$19,000,000
$18,000,000
$17,000,000
$16,000,000
$15,000,000
$14,000,000
$13,000,000
$12,000,000
$11,000,000
$10,000,000
$9,000,000
$8,000,000
$7,000,000
$6,000,000
$5,000,000
$4,000,000
$3,000,000
$2,000,000
$1,000,000
$0
$10,012,054
$1,153,336
$3,124,416
$2,426,360
Covid-19 pandenic began mid-March 2020, limited sports activity next 12 months
$17,414,059
$2,125,427
$5,314,138
$4,222,688
$17,678,789
$2,428,795
$4,534,122
$3,709,395
$15,979,360
$1,992,124
$4,725,790
$3,907,189
$13,565,345
$1,247,699
$4,986,057
$3,504,617
$126,839
$13,151
$49,947
$42,100
2020-21
2021-22
2022-23
2023-24
2024-25
2025-26



Health Special Risk, Inc. - Primary Insurance Paid % vs. CSURMA Paid %
as of September 30, 2025
Primary Insurance Paid
CSURMA Paid
100%
95%
90%
85%
80%
75%
70%
65%
60%
55%
50%
45%
40%
35%
30%
25%
20%
15%
10%
5%
0%
32%
68%
33%
67%
40%
60%
34%
66%
26%
74%
24%
76%
2020-21
2021-22
2022-23
2023-24
2024-25
2025-26


AIME: HSR Claims PAID in each FISCAL YEAR for each Policy Year
as of September 30, 2025
2015-16 Policy Year
2016-17
2017-18
2018-19
2019-20
2020-21
2021-22
2022-23
2023-24
2024-25
2025-26
$6,000,000
$5,500,000
$5,000,000
$4,500,000
$4,000,000
$3,500,000
$3,000,000
$2,500,000
$2,000,000
$1,500,000
$1,000,000
$500,000
$0
$3,124,978
$1,496,693
$1,315,816
$281,043
$23,275
$3,874
$4,018
$3,894,890
$1,266,883
$2,099,903
$473,260
$6,664
$46,295
$4,173,542
$1,811,286
$1,860,090
$529,964
$4,919
$5,095,458
$2,462,891
$1,990,508
$558,072
$93,422
$1,217,149
$42,100
$1,041,725
$105,395
$24,350
$2,706
07/01/21 - 06/30/22
07/01/22 - 06/30/23
07/01/23 - 06/30/24
07/01/24 - 06/30/25
07/01/25 - 06/30/26


Health Special Risk, Inc. - CSURMA - AIME
Average Turn Around Time in Days
2025
2024
2023
2022
2021
30
28
26
24
22
20
18
16
14
12
10
8
6
4
2
0
Jan
Feb
Mar
Apr
May
June
July
Aug
Sept
Oct
Nov
Dec

CSURMA CLAIMS PAID ANALYSIS
Year # 11: 2025/2026 Policy Year

CSU Campus	# of Injuries	# of Claims	# Injuries w Primary Insurance payments	% of Total Injuries	Total Amount Claimed	Primary Insurance Payment	CSU Campus Discount	HSR PPO Discounts	HSR Payments
CSPU, POMONA	5	23	1	20%	$53,979	$989	$10,147	$25,436	**$14,649**
CSPU, SAN LUIS OBISPO	9	15	6	67%	$14,061	$5,147	$30	$290	**$2,919**
CSU, BAKERSFIELD	1	3	1	100%	$5,213	$2,030	$0	$0	**$172**
CSU, DOMINGUEZ HILLS	1	2	0	0%	$300	$0	$0	$0	**$300**
CSU, FRESNO	16	24	7	44%	$22,215	$3,318	$4,330	$192	**$7,426**
CSU, LONG BEACH	12	16	0	0%	$7,925	$0	$2,438	$273	**$5,213**
CSU, NORTHRIDGE	4	4	0	0%	$1,807	$0	$807	$0	**$1,000**
CSU, SACRAMENTO	2	2	0	0%	$4,396	$0	$3,696	$0	**$700**
CSU, STANISLAUS	2	3	1	50%	$1,697	$0	$10	$0	**$1,066**
SAN DIEGO STATE UNIVERSITY	5	6	2	40%	$4,275	$602	$0	$1,348	**$1,719**
SAN JOSE STATE UNIVERSITY	7	13	2	29%	$10,971	$1,066	$0	$950	**$6,936**
Totals:	**64**	**111**	**20**	**31%**	**$126,839**	**$13,151**	**$21,458**	**$28,489**	**$42,100**

CSURMA CLAIMS PAID ANALYSIS
Year # 10: 2024/2025 Policy Year

CSU Campus	# of Injuries	# of Claims	# Injuries w Primary Insurance payments	% of Total Injuries	Total Amount Claimed	Primary Insurance Payment	CSU Campus Discount	HSR PPO Discounts	HSR Payments
CALIFORNIA MARITIME ACADEMY	11	32	10	91%	$119,060	$30,165	$0	$0	**$10,729**
CSPU, POMONA	71	408	39	55%	$1,365,502	$54,250	$86,385	$710,491	**$272,360**
CSPU, SAN LUIS OBISPO	86	515	65	76%	$515,070	$111,419	$768	$30,825	**$103,001**
CSU, BAKERSFIELD	60	245	41	68%	$627,264	$84,191	$0	$217,908	**$130,599**
CSU, CHICO	4	10	3	75%	$33,909	$6,202	$0	$10,696	**$7,789**
CSU, DOMINGUEZ HILLS	13	111	10	77%	$99,813	$3,739	$26,952	$1,593	**$62,320**
CSU, EAST BAY	18	60	17	94%	$144,002	$25,325	$110	$11,530	**$15,823**
CSU, FRESNO	238	748	125	53%	$1,679,818	$104,433	$877,068	$47,075	**$384,493**
CSU, FULLERTON	81	230	45	56%	$544,066	$36,799	$48	$167,970	**$139,167**
CSU, LONG BEACH	186	976	78	42%	$1,452,520	$66,509	$478,669	$138,571	**$462,208**
CSU, LOS ANGELES	13	83	3	23%	$199,540	$4,403	$37,287	$36,757	**$106,831**
CSU, MONTEREY BAY	67	339	43	64%	$495,693	$70,677	$0	$191,582	**$135,814**
CSU, NORTHRIDGE	75	385	38	51%	$1,104,662	$25,278	$71,092	$584,487	**$368,099**
CSU, SACRAMENTO	119	484	60	50%	$1,438,392	$200,426	$121,696	$148,778	**$386,556**
CSU, SAN BERNARDINO	10	96	3	30%	$174,161	$3,998	$0	$110,629	**$53,738**
CSU, SAN MARCOS	19	81	15	79%	$205,066	$41,583	$0	$894	**$24,284**
CSU, STANISLAUS	42	195	28	67%	$239,049	$46,627	$2,441	$42,673	**$46,676**
HUMBOLDT STATE UNIVERSITY	28	140	14	50%	$214,901	$38,055	$70	$16,017	**$36,317**
SAN DIEGO STATE UNIVERSITY	184	555	83	45%	$1,869,858	$168,444	$249,365	$320,795	**$499,208**
SAN FRANCISCO STATE UNIVERSITY	5	11	4	80%	$36,553	$5,711	$15,507	$106	**$10,359**
SAN JOSE STATE UNIVERSITY	123	510	77	63%	$749,142	$77,689	$81,629	$140,644	**$211,472**
SONOMA STATE UNIVERSITY	13	60	10	77%	$257,304	$41,776	$0	$6,951	**$36,775**
Totals:	**1,466**	**6,274**	**811**	**55%**	**$13,565,345**	**$1,247,699**	**$2,049,086**	**$2,936,971**	**$3,504,617**

CSURMA CLAIMS PAID ANALYSIS
Year # 9: 2023/2024 Policy Year

CSU Campus	# of Injuries	# of Claims	# Injuries w Primary Insurance payments	% of Total Injuries	Total Amount Claimed	Primary Insurance Payment	CSU Campus Discount	HSR PPO Discounts	HSR Payments
CALIFORNIA MARITIME ACADEMY	4	50	3	75%	$45,148	$16,030	$0	$1,065	**$5,762**
CSPU, POMONA	68	458	18	26%	$1,295,185	$9,703	$53,728	$791,979	**$399,853**
CSPU, SAN LUIS OBISPO	126	1,125	90	71%	$1,548,800	$211,291	$657	$346,470	**$387,000**
CSU, BAKERSFIELD	89	499	56	63%	$897,983	$147,815	$375	$214,952	**$173,179**
CSU, CHICO	9	69	8	89%	$244,663	$48,029	$0	$56,327	**$35,917**
CSU, DOMINGUEZ HILLS	14	120	10	71%	$343,850	$24,729	$27,047	$13,457	**$197,382**
CSU, EAST BAY	42	170	32	76%	$450,560	$98,120	$63	$22,807	**$56,166**
CSU, FRESNO	253	850	108	43%	$1,856,659	$127,431	$612,353	$167,023	**$403,891**
CSU, FULLERTON	116	503	62	53%	$1,211,064	$132,536	$0	$286,940	**$248,477**
CSU, LONG BEACH	171	1,397	102	60%	$2,222,924	$287,115	$616,676	$105,361	**$555,167**
CSU, LOS ANGELES	9	99	4	44%	$118,957	$1,859	$8,519	$46,881	**$57,072**
CSU, MONTEREY BAY	42	268	26	62%	$332,567	$43,104	$8	$120,161	**$94,942**
CSU, NORTHRIDGE	53	420	32	60%	$565,091	$70,815	$49,405	$67,909	**$159,810**
CSU, SACRAMENTO	106	397	56	53%	$1,185,885	$280,493	$117,121	$73,066	**$199,397**
CSU, SAN BERNARDINO	7	35	2	29%	$109,953	$2,893	$0	$67,856	**$28,568**
CSU, SAN MARCOS	17	46	14	82%	$221,992	$84,586	$676	$2,373	**$22,219**
CSU, STANISLAUS	37	165	24	65%	$505,304	$88,255	$17,204	$7,668	**$119,236**
HUMBOLDT STATE UNIVERSITY	19	109	13	68%	$200,578	$48,251	$1,011	$7,224	**$30,584**
SAN DIEGO STATE UNIVERSITY	151	480	66	44%	$1,121,206	$96,279	$250,796	$128,823	**$293,817**
SAN FRANCISCO STATE UNIVERSITY	7	35	4	57%	$114,044	$27,988	$454	$920	**$20,354**
SAN JOSE STATE UNIVERSITY	136	968	89	65%	$1,332,200	$132,413	$87,763	$344,608	**$392,411**
SONOMA STATE UNIVERSITY	11	47	9	82%	$54,746	$12,390	$0	$8,068	**$25,985**
Totals:	**1,487**	**8,310**	**828**	**56%**	**$15,979,360**	**$1,992,124**	**$1,843,853**	**$2,881,937**	**$3,907,189**

CSURMA CLAIMS PAID ANALYSIS
Year # 8: 2022/2023 Policy Year

CSU Campus	# of Injuries	# of Claims	# Injuries w Primary Insurance payments	% of Total Injuries	Total Amount Claimed	Primary Insurance Payment	CSU Campus Discount	HSR PPO Discounts	HSR Payments
CALIFORNIA MARITIME ACADEMY	10	56	10	100%	$164,889	$48,532	$0	$2,265	**$17,777**
CSPU, POMONA	51	286	28	55%	$512,589	$35,682	$35,672	$183,313	**$135,802**
CSPU, SAN LUIS OBISPO	163	1,274	111	68%	$1,940,883	$304,550	$817	$330,760	**$351,684**
CSU, BAKERSFIELD	55	298	42	76%	$684,452	$59,418	$1,307	$249,167	**$148,375**
CSU, CHICO	8	39	7	88%	$50,222	$11,861	$0	$2,241	**$11,312**
CSU, DOMINGUEZ HILLS	22	87	14	64%	$508,054	$87,995	$0	$102,755	**$133,562**
CSU, EAST BAY	34	172	30	88%	$386,811	$90,092	$22	$50,348	**$71,171**
CSU, FRESNO	250	911	119	48%	$2,150,445	$137,650	$729,964	$200,205	**$504,764**
CSU, FULLERTON	88	405	59	67%	$877,151	$106,210	$1,461	$254,662	**$255,911**
CSU, LONG BEACH	182	1,541	120	66%	$2,785,330	$302,744	$502,897	$108,605	**$492,099**
CSU, LOS ANGELES	12	75	8	67%	$102,108	$14,144	$13,906	$18,373	**$33,530**
CSU, MONTEREY BAY	28	140	21	75%	$166,486	$28,145	$0	$26,394	**$42,735**
CSU, NORTHRIDGE	64	278	34	53%	$659,426	$43,241	$59,983	$179,209	**$157,347**
CSU, SACRAMENTO	89	329	52	58%	$1,121,157	$237,936	$84,494	$128,387	**$159,917**
CSU, SAN BERNARDINO	13	47	7	54%	$161,188	$8,514	$0	$64,306	**$46,135**
CSU, SAN MARCOS	17	36	13	76%	$201,109	$47,354	$1,648	$684	**$29,189**
CSU, STANISLAUS	22	111	15	68%	$273,547	$103,203	$1,653	$11,826	**$27,894**
HUMBOLDT STATE UNIVERSITY	11	102	8	73%	$319,787	$76,643	$0	$20,230	**$38,142**
SAN DIEGO STATE UNIVERSITY	161	580	78	48%	$1,583,677	$180,841	$260,700	$213,274	**$358,511**
SAN FRANCISCO STATE UNIVERSITY	12	127	8	67%	$576,880	$179,535	$2,113	$102,205	**$68,614**
SAN JOSE STATE UNIVERSITY	128	1,043	80	63%	$2,015,700	$238,163	$193,905	$391,543	**$577,744**
SONOMA STATE UNIVERSITY	20	118	15	75%	$436,897	$86,342	$0	$2,830	**$47,180**
Totals:	**1,440**	**8,055**	**879**	**61%**	**$17,678,789**	**$2,428,795**	**$1,890,541**	**$2,643,581**	**$3,709,395**

CSURMA CLAIMS PAID ANALYSIS
Year # 7: 2021/2022 Policy Year

CSU Campus	# of Injuries	# of Claims	# Injuries w Primary Insurance payments	% of Total Injuries	Total Amount Claimed	Primary Insurance Payment	CSU Campus Discount	HSR PPO Discounts	HSR Payments
CALIFORNIA MARITIME ACADEMY	5	6	3	60%	$11,478	$6,821	$0	$1,174	**$1,904**
CSPU, POMONA	25	108	18	72%	$375,759	$38,130	$23,965	$48,891	**$49,234**
CSPU, SAN LUIS OBISPO	186	1,210	125	67%	$2,516,391	$286,009	$2,294	$511,536	**$591,318**
CSU, BAKERSFIELD	63	412	41	65%	$938,749	$115,455	$4,963	$194,433	**$197,734**
CSU, CHICO	14	104	12	86%	$168,794	$25,486	$200	$38,478	**$44,325**
CSU, DOMINGUEZ HILLS	9	52	7	78%	$237,171	$9,163	$18,572	$68,559	**$85,194**
CSU, EAST BAY	17	87	17	100%	$153,225	$29,530	$135	$485	**$24,135**
CSU, FRESNO	259	896	132	51%	$2,110,897	$190,954	$766,662	$161,219	**$410,482**
CSU, FULLERTON	86	382	48	56%	$803,954	$72,938	$46,277	$176,776	**$317,790**
CSU, LONG BEACH	216	1,344	111	51%	$2,360,690	$144,745	$852,364	$85,715	**$618,296**
CSU, LOS ANGELES	9	79	6	67%	$223,396	$12,334	$1,000	$11,748	**$44,591**
CSU, MONTEREY BAY	27	157	15	56%	$482,778	$27,412	$188	$216,179	**$117,191**
CSU, NORTHRIDGE	55	322	18	33%	$742,228	$16,890	$53,642	$315,818	**$241,617**
CSU, SACRAMENTO	118	645	66	56%	$1,105,373	$233,725	$96,474	$167,689	**$243,843**
CSU, SAN BERNARDINO	13	53	7	54%	$152,727	$3,143	$334	$73,285	**$50,638**
CSU, SAN MARCOS	22	50	20	91%	$248,810	$140,043	$0	$0	**$31,056**
CSU, STANISLAUS	32	197	17	53%	$268,387	$40,193	$473	$48,919	**$51,414**
HUMBOLDT STATE UNIVERSITY	11	96	7	64%	$173,043	$46,112	$56	$4,512	**$30,476**
SAN DIEGO STATE UNIVERSITY	120	453	62	52%	$1,421,875	$151,651	$197,851	$243,072	**$361,268**
SAN FRANCISCO STATE UNIVERSITY	11	42	7	64%	$399,716	$228,687	$639	$829	**$18,137**
SAN JOSE STATE UNIVERSITY	164	838	97	59%	$2,271,825	$279,023	$220,618	$615,764	**$623,351**
SONOMA STATE UNIVERSITY	20	126	19	95%	$246,794	$26,980	$0	$42,349	**$68,694**
Totals:	**1,482**	**7,659**	**855**	**58%**	**$17,414,059**	**$2,125,427**	**$2,286,708**	**$3,027,430**	**$4,222,688**

CSURMA CLAIMS PAID ANALYSIS
Year # 6: 2020/2021 Policy Year

CSU Campus	# of Injuries	# of Claims	# Injuries w Primary Insurance payments	% of Total Injuries	Total Amount Claimed	Primary Insurance Payment	CSU Campus Discount	HSR PPO Discounts	HSR Payments
CSPU, SAN LUIS OBISPO	135	941	100	74%	$1,305,844	$198,339	$882	$230,718	**$354,052**
CSU, BAKERSFIELD	36	208	21	58%	$339,951	$38,857	$1,248	$141,831	**$115,410**
CSU, CHICO	2	12	2	100%	$6,879	$3,590	$0	$0	**$528**
CSU, DOMINGUEZ HILLS	1	4	1	100%	$10,896	$2,385	$0	$0	**$1,175**
CSU, EAST BAY	4	23	3	75%	$62,641	$22,376	$0	$428	**$9,294**
CSU, FRESNO	200	997	99	50%	$1,906,812	$134,085	$730,901	$16,764	**$372,036**
CSU, FULLERTON	78	280	33	42%	$516,357	$50,580	$50,382	$122,960	**$134,555**
CSU, LONG BEACH	103	865	55	53%	$1,697,038	$75,649	$757,167	$57,150	**$415,348**
CSU, MONTEREY BAY	1	48	1	100%	$100,558	$11,160	$0	$0	**$1,413**
CSU, NORTHRIDGE	37	293	20	54%	$580,089	$38,463	$58,432	$81,961	**$168,284**
CSU, SACRAMENTO	130	650	70	54%	$823,971	$214,383	$93,983	$88,946	**$208,272**
CSU, SAN BERNARDINO	3	7	3	100%	$20,041	$2,326	$0	$0	**$2,678**
HUMBOLDT STATE UNIVERSITY	6	87	6	100%	$166,681	$41,944	$45	$0	**$25,084**
SAN DIEGO STATE UNIVERSITY	102	316	58	57%	$804,267	$89,384	$163,698	$33,781	**$176,981**
SAN JOSE STATE UNIVERSITY	135	630	54	40%	$1,646,265	$228,463	$190,239	$302,901	**$430,505**
SONOMA STATE UNIVERSITY	8	29	7	88%	$23,764	$1,352	$0	$0	**$10,744**
Totals:	**981**	**5,390**	**533**	**54%**	**$10,012,054**	**$1,153,336**	**$2,046,977**	**$1,077,439**	**$2,426,360**

Agenda Item A4
CSURMA AIME Committee
Meeting Date: October 27, 2025

CSURMA EXECUTIVE COMMITTEE REPORT

ISSUE: The AIME Committee will receive a report from the CSURMA Executive Committee Liaison, Michael Beatty, regarding the Executive Committee's September 5, 2025 and October 24, 2025 meetings.

RECOMMENDATION: This is an information item only; no action is required.

FISCAL IMPACT: None.

BACKGROUND: Michael Beatty, San Francisco State, is the Executive Committee Liaison for AIME.

PUBLICATION: None.

ATTACHMENT(S): None.

RENEWAL OF TRAVEL ACCIDENT INSURANCE

ISSUE: AIME purchases Travel Accident insurance to augment its self-insurance risk pool for Athletic Injury Medical Expense**.** The Committee will receive an update on the renewal of the Travel Accident insurance, effective December 31, 2024 – December 31, 2025 and be asked to discuss and approve the renewal of the Travel Accident insurance coverage.

RECOMMENDATION: The Committee will receive a report on the renewal of the Travel Accident insurance coverage.

FISCAL IMPACT: An amount for the premium to renew the Travel Accident insurance is included in the FY 2025/26 AIME budget.

BACKGROUND: The AIME program carries Student Travel Accident coverage. A firm renewal quote has been received to renew the Travel Accident / AD&D coverage.

PUBLICATION: None.

ATTACHMENT(S): None.

Agenda Item A6
CSURMA AIME Committee
Meeting Date: October 27, 2025

REVIEW OF CSURMA AIME 2026 CALENDAR

ISSUE: Proposed meetings of the AIME Committee have been scheduled for the calendar year 2026. The Committee will be asked to set meeting dates and adopt a schedule for 2026 AIME meetings.

Description	Month	Day	Time	Location
AIME Committee	January	19	9:00 a.m.	Zoom
AIME Committee	May	18	9:00 a.m.	Zoom
AIME Committee	October	26	9:00 a.m.	Zoom

RECOMMENDATION: It is recommended that the Committee discuss and approve the scheduling of its 2026 meetings and provide direction to Staff as appropriate.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: The approved calendar will be posted on the CSURMA website and will be included in all of the agenda packets.

ATTACHMENT: None.

Agenda Item A7
CSURMA AIME Committee
Meeting Date: October 27, 2025

CSURMA AIME CLAIMS ADMINISTRATION AUDIT REPORT

ISSUE: CSURMA engaged Craig Schweikhard of R.E. Powers & Company, LLC to conduct an electronic performance review of Health Special Risk (HSR), AIME's claims administrator. The previous review was completed in January 2023. At today's meeting, staff will present the final audit report from Gary Schweikhard of R.E. Powers & Company, LLC, based on their review of HSR's claims from 2021 to 2024. A response from HSR, addressing the recommendations outlined in the report, will also be presented.

RECOMMENDATION: The Committee is asked to accept the proposal and provide direction to staff as it considers appropriate.

FISCAL IMPACT: A fee for audit services is included in the FY 25/26 budget.

BACKGROUND: In accordance with Policy and Procedure No. 5, it is the policy of CSURMA that its third-party claims administrators (TPAs) are to be audited on a periodic basis to ensure the Authority is receiving high quality services. Further, it is CSURMA's procedure that the audits are performed biennially such that Campus Liability, Campus Worker's Compensation, AIME, and AORMA Liability occur in odd-numbered calendar years; and AORMA Workers' Compensation occurs in even-numbered calendar years.

PUBLICATION: None.

ATTACHMENT(S):

a. R.E. Powers & Company Audit (Handout)
b. HSR Response (Handout)

Agenda Item A8
CSURMA AIME Committee
Meeting Date: October 27, 2025

CSURMA PLAN OF BENEFITS

ISSUE: The Committee reviewed and revised the CSURMA Plan of Benefits in January 2016. The Committee will receive a report and be asked to discuss the policy CSURMA Plan of Benefits and the NCAA policy.

RECOMMENDATION: It is recommended that the Committee review and discuss the current Plan of Benefits.

FISCAL IMPACT: None

BACKGROUND: The CSURMA Plan of Benefits was last reviewed in the Fiscal Year 2016. The Committee discussed and agreed to review the CSURMA Plan of Benefits with the goal of applying values and language to coincide with the current medical industry and the NCAA catastrophic policy.

PUBLICATION: None

ATTACHMENT(S):

a. 2025-2026 CSURMA Plan of Benefits
b. NCAA Policy 08 01 23 – 07 31 24
c. Comparison Summary of Plan of Benefits vs. NCAA Policy (Handout)

ATHLETIC INJURY MEDICAL EXPENSE (AIME)
PLAN OF BENEFITS

DESIGNED FOR THE ATHLETES OF THE
CALIFORNIA STATE UNIVERSITY SYSTEM
2025-2026

Following is a plan of benefits that is self-funded by the participating campuses of the California State University System (hereinafter referred to as CSURMA/AIME) in excess of other valid and collectible insurance.

PART I - COVERED PERSONS

Any regularly enrolled student who is a participant on the intercollegiate team roster of the participating CSU campus, or is engaged in scheduled activities to become a roster participant of an intercollegiate team of the participating CSU campus. Coverage for student-athletes, student coaches, student managers, athletic training students and student cheerleaders who are injured while participating in a Covered Activity.

PART II - COVERED ACTIVITIES

Benefits are limited to injuries sustained during participation in regularly scheduled intercollegiate sports events of the participating CSU campus, including during the regular season for such sport and the supervised or *customary activities within the scope of such sport*. Coverage includes the sports listed on the sports census from each participating CSU campus.

Benefits for a Covered Event are for players on an athletic team who are qualifying intercollegiate sport competition scheduled by the CSU campus, official team activities; conditioning; and practice sessions.

For players on an athletic team, Covered Event must be authorized by, organized by or directly supervised by an official representative of the CSU campus (not including any activities not directly a part of a Qualifying Intercollegiate Sport, such as camps, clinics and other events not conducted by the CSU campus).

Covered Event, for Student Cheerleaders, does not include any activities, camps, clinics, national competitions, fund-raisers, alumni events; unless the activity is directly associated with the activities of a Qualifying Intercollegiate Sport team or conducted by the Insured Person's Participating School.

PART III – DEFINITIONS

"Expense" means those charges that would be made even in the absence of these benefits for treatment and service performed and supplies furnished which are usual, reasonable and customary charges as compared to charges for like treatment, service and supplies in the geographic area where treatment is performed.

"Extended care facility" means an institution operating pursuant to law which is engaged in providing, for a fee, skilled nursing care and related services and physical therapy services under the supervision of a doctor and graduate registered nurses, to persons convalescing from illness. It must have facilities for ten (10) or more inpatients and maintain clerical records on all of its patients. To qualify as a medical expense under this policy, the covered person's confinement in an extended care facility must:

a. start within five (5) days after the covered person has been continuously confined for at least five (5) days in a hospital as a result of a covered accident; and
b. be for treatment of the injuries resulting from such covered accident; and
c. be one during which a doctor visits the covered person at least once every thirty (30) days; and
d. be certified to be medically necessary by the attending doctor; and
e. not be for routine custodial care.

"Home health care" means nursing care and treatment of a covered person in his/her home as part of an overall extended treatment plan. To qualify, the plan must:

a. be established by and approved in writing by the attending doctor; and
b. be provided by a hospital certified to provide home health care services or by a certified home health care agency; and
c. commence within seven (7) days of discharge from a hospital or extended care facility; and
d. be preceded by a hospital or extended care facility confinement of five (5) days or more.

No benefits will be paid for home health care services which are general housekeeping services or custodial care services, or which are provided by a member of the covered person's immediate family or by an individual who resides with the covered person.

"Hospital" means an institution that meets all of the following requirements:

a. it is licensed (if required) as a hospital; and
b. it is open at all times; and
c. it is operated mainly to diagnose and treat illnesses on an inpatient basis; and
d. it has a staff of one (1) or more doctors on call at all times; and
e. it has twenty-four (24) hour nursing services by registered nurses; and
f. it is not mainly a skilled nursing facility, clinic, nursing home, rest home, convalescent home or like place; and
g. it has organized facilities for surgery or provides for such facilities for its patients through formal written agreement with other hospitals.

"Injury" means bodily injury caused by an accident occurring while these benefits are in force as to the insured whose injury is the basis of claim and which results directly and independently of all other causes in loss covered by these benefits.

"Intoxication" or "intoxicated" means that the level of alcohol in the blood of the covered person exceeds the level above which a person is presumed, in the locale in which the accident occurred, to be under the influence of alcohol or intoxicating liquor if operating a motor vehicle, regardless of whether the covered person is in fact operating a motor vehicle when the injury or loss occurs.

"Luxury Item" Treatments, devices or other healing-related items which represent new or unique methodologies of treatment that are not representative of prevailing procedures utilized for such injuries. Luxury items shall be limited to medical necessity only.

"Physician" means a person not related to the covered person licensed for the practice of medicine, osteopathy, dentistry, optometry, physical therapy, podiatry, or other legally licensed provider acting within the scope of his license. Specialists must be referred by the CSU campus team physician.

"Usual, reasonable and customary charge" means the normal charge, in absence of insurance, of the provider for the service or supply, but not more than the prevailing charge in the area for a like service or supply. A like service is of the same nature and duration, requires the same skill, and is performed by a provider of similar training and experience. A like supply is one that is identical or substantially equivalent. "Area" means the municipality (or in the case of a large city, the subdivision thereof) in which the service or supply is actually provided or such greater area as is necessary to obtain a representative cross-section of charges for a like service or supply.

PART IV – BENEFITS

A. Medical Expense

When a covered person requires medical services as the result of an injury covered under these benefits, the CSURMA/AIME will pay the expenses actually incurred for the necessary treatment of such injury. Expenses include:

1. Physician and surgeon fees
2. Dentist fees for injury to sound and natural teeth
3. Cost of confinement in a hospital or medically necessary extended care facility
4. Use of a hospital emergency room
5. Cost of home health care
6. Anesthetic (including administration thereof)
7. X-ray examinations or treatments
8. Laboratory tests
9. Prescription drugs, if prescribed by the covered person's physician
10. Physical therapy fees
11. Orthopedic appliances if prescribed by the covered person's physician (not chiropractor)
12. Chiropractic fees up to a maximum of 26 visits (from the date of first visit to the maximum of 26 visits per athlete/per injury)
13. *Payment as primary on the first $5,000 of diagnostic billings for covered accident or injury, when the student has an "Out-of-Network" coverage plan.*

The first expense must be incurred within 120 days of the date of accident and only expenses incurred within 104 consecutive weeks from the date of accident will be reimbursed hereunder, up to a maximum of *$90,000* (NCAA) or $25,000 (NAIA) as the result of one covered person's accident. *Claims must be submitted within 18 months of the date of service for follow up treatment.*

The amount of benefits available from the Plan shall be reduced by an amount equal to the greater of:

a) The amount payable under any other plan of insurance as determined under C. set forth below, or

b) The amount of $0.00 or such larger amount as is designated as a deductible applicable to the particular sport or sports by the participating institution as shown in the participation agreement.

B. Expanded Medical Benefits shall include the following:

1. A re-injury or aggravation of an injury sustained prior to participation in the participating CSU campus athletic program provided the covered person was provided medical clearance to

participate in the appropriate athletic activity by the CSU campus team physician, and such re-injury or aggravation occurs in a covered event;

2. The following list of conditions that are attributable to exertion from participating in a covered activity: tendonitis, bursitis, hernia, strains, sprains, shin splints, stress fractures and similar conditions.

3. Cardiovascular accident or similar traumatic event caused by exertion while participating in a covered activity. The CSURMA/AIME will provide benefits for the actual injury sustained and testing, but not the follow up care if the condition is found to be congenital in nature.

C. **Excess Provision**

The benefits described above shall be payable only on an excess basis over and above any benefits or services provided for by any of the plans listed below, regardless of any coordination of benefits, non-duplication of benefits or similar clause contained in such plans.

The word "plan" means any of the following that provides benefits for medical or dental care or treatment:

1. Group, blanket, or franchise health insurance coverage;

2. Any other arrangement of coverage for individuals in a group, whether insured or uninsured;

3. Any prepaid service arrangement such as Blue Cross or Blue Shield individual or group practice plans, or health maintenance organizations;

4. Any amount payable for hospital, medical or other health services for accidental bodily injuries arising out of a motor vehicle accident to the extent such benefits are payable under any medical expense payment provision (by whatever name called, including such benefits mandated by law) of any automobile insurance policy;

5. Any coverage under labor-management trustee plans, union welfare plans, employer organization plans, or employee benefits organization plans;

6. Any plan or program solely or largely provided by or through any government action or law to the extent that benefits are payable under such plan or program.

When a plan provides benefits in the form of services rather than cash payments, the reasonable cash value of each service rendered shall be considered in determining the applicability of this provision. The benefits payable under a plan shall include the benefits that would have been payable had a claim been duly made.

The benefits payable shall be reduced to the extent necessary so that the sum of such reduced benefits and all the benefits provided for by any other plan shall not exceed the total of the expenses incurred by the covered person.

D. **"Out-of-Network" Provision**

If a student athlete suffers a loss while this plan is in force and they have coverage with an HMO or PPO that would deny coverage for service outside its geographic area or its provider network, the CSURMA/AIME will cover for such expense if the CSU campus Athletic Director or designee has approved such expenses.

E. **Third Party Refund**

When a covered person is injured through the negligent act or omission of another person (the "third party") and benefits are paid under the Plan as a result of that Injury, the Risk Pool is entitled to a refund by the covered person of all Plan benefits paid as a result of the Injury. The refund must be made to the extent that the covered person receives payment for the Injury from the third party or that the third party's insurance carrier. We may file a lien against that third-party payment. Reasonable pro-rata charges, such as legal fees and court costs may be deducted from the refund made to the Risk Pool. The covered person must complete and return the required forms to the Risk Pool upon request.

PART V – EXCLUSIONS

No benefits are payable for:

1. Suicide or any attempt thereat by a covered person;
2. Intentionally self-inflicted injuries;
3. Infections, except pyogenic infections due to accidental cut;
4. Accident occurring while the covered person is operating, or learning to operate, or performing duties as a member of the crew of any aircraft;
5. Dental treatment, except as a result of injury to sound and natural teeth as provided for in these benefits;
6. Replacement of eyeglasses, or eye examinations of the correction of vision or fitting of glasses unless an injury has caused impairment of sight;
7. Injury for which the covered person is entitled to benefits under any Workers' Compensation Act or law or similar legislation;
8. The covered person being intoxicated, unless administered on the advice of a physician;
9. Any injury occurring other than as a participant in a CSU campus intercollegiate athletic event, or the practice thereof;
10. Expenses for the treatment of sickness or disease in any form.

PART VI - GENERAL PROVISIONS

A. No statement made by the covered person shall void the benefits thereunder unless continued in a written instrument signed by the covered person. All statements contained in any such written instrument shall be deemed representations and not warranties.

B. No staff has authority to change these benefits or waive any of its provisions. No change in these benefits shall be valid unless approved by the CSURMA Board of Directors and the AIME Committee and evidenced by amendment to these benefits.

C. Written notice of loss must be given to the CSURMA/AIME claims administrator within thirty (30) days after the date when such loss occurred. Failure to give notice within such time shall not invalidate nor reduce any claim if it shall be shown not to have been reasonably possible to give such notice, and that notice was given as soon as was reasonably possible.

D. Written proof of loss must be furnished to the CSURMA/AIME claims administrator within ninety (90) days after the date of such loss. Failure to furnish such proof within such time shall not invalidate nor reduce any claim if it shall be shown not to have been reasonably possible to furnish such proof and that such proof was furnished as soon as was reasonably possible.

E. All benefits are payable immediately after receipt of due proof.

F. The CSURMA/AIME shall have the right and opportunity to examine the covered person when and so often as it may be reasonably required during the pendency of claim. Such examination shall be at the CSURMA/AIME expense.

G. Benefits are payable to the covered person, except that the CSURMA/AIME, at their option, may make payment for hospital, surgical or medical service directly to the hospital or person or persons furnishing such service.

H. No action at law or in equity shall be brought to recover prior to the expiration of sixty (60) days after proof of loss has been filed in accordance with the requirements of these provisions and no such action shall be brought at all unless brought within three (3) years from the expiration of the time within which proof of loss is required by these provisions.

I. If any time limitations of these provisions with respect to giving notice of claim or furnishing proof of loss, or the bringing of an action at law or in equity is less than that permitted by California law, such limitation is hereby extended to agree with minimum period permitted by such law.

ADMINISTRATIVE RESPONSIBILITIES OF THE CSURMA/AIME

1. Complete on-line claim form.

2. Send primary insurance information to the claims administrator (HSR) when a notice of claim is submitted.

3. Forward all itemized bills and primary insurer's Explanation of Benefits forms (EOBs) to the claims administrator (HSR).

4. Download/review claim/loss reports to confirm claims are paid accordingly.

AVAILITY MEDICAL DATABASE REPORT

ISSUE: At the May 2025 Committee meeting, the Committee received a demonstration from Keyonda Kendall, Sacramento State Insurance Specialist, of the Availity database. The database is used at Sacramento State in assisting with eligibility, collection of explanation of benefits (EOB), paying claims in a timely manner, etc. when filing claims. The Committee will receive a report and be asked to discuss the Availity database at today's meeting.

RECOMMENDATION: No action requested. This item is for information only.

FISCAL IMPACT: None.

BACKGROUND: One of the most common issues members have is collecting an EOB, required from the athlete's medical provider to pay claims. Availity offers solutions and expert database to assist a member with the ability to pay athletic claims timely.

PUBLICATION: None.

ATTACHMENTS: None.

CSURMA AIME COMMITTEE MEMBER AND STAFF CONTACT LISTS

ISSUE: Attached for the Committee's review is the AIME Committee contact list.

RECOMMENDATION: It is recommended that the Committee review the contact information for accuracy and report any changes or corrections to Staff.

FISCAL IMPACT: None.

BACKGROUND: An accurate and current list facilitates better communication among the Committee and with Staff.

PUBLICATION: None.

ATTACHMENT(S):

a. AIME Committee and Staff Contact Lists

CSURMA AIME COMMITTEE MEMBERS

As of October 2025

First Name	Last Name	Title	Organization	Street Address	Email	Phone/Cell	Term of Office Expires
Kyle	Burnett	Assistant AD, Sports Medicine (Men's BB)	CSU Fullerton	800 N. State College Blvd. Fullerton, CA 92831	kyburnett@fullerton.edu	Tel: 657-278-2858 Cell: 530-513-2944	07/01/26
Kelli	Eberlein	Assistant AD for Sports Medicine	CSU Fresno	1620 E Bulldog Lane Fresno, CA 93740	keberlein@csufresno.edu	Tel: 559-278-4170 Cell: 559-709-2534	07/01/26
Keyonda	Kendall	Student Health Athlete Care Analyst (SHACA)	CSU Sacramento	6000 J Street Sacramento, CA 95819-6045	keyonda.kendall@csus.edu	Tel: 916-278-4098 Cell: 916-459-7215	07/01/25
Jennifer	Lupo-Northrup	Associate AD for Sports Medicine	CSU Los Angeles	5151 State University Dr., PE 64 Los Angeles, CA 90032	jlupo-northrup@cslanet.calstatela.edu	Tel: 323-343-3097 Cell: 626-419-4261	07/01/26
Kristal	Slover	Associate AD for Sports Medicine	CPSU, San Luis Obispo	1 Grand Ave San Luis Obispo, CA 93407	kemig@calpoly.edu	Tel: 805-756-6065 Cell: 805-801-5177	07/01/26
Jarrod	Spanjer	Associate AD for Student-Athlete Health & Wellness	CSU Long Beach	1250 Bellflower Blvd Long Beach, CA 90840	jarrod.spanjer@csulb.edu	Tel: 562-985-7154 Cell: 562-480-8699	07/01/25
Michael	Thorpe	Executive Dirof Rsik Management & Health & Safety	CSU Chico	400 West First St Chico, CA 95929-0130	methorpe@csuchico.edu	Tel: 530-898-6588 Cell: 530-519-5661	N/A
Michael	Beatty	Execu. Director, Risk & Safety Services	San Francisco State	1600 Holloway Avenue San Francisco, CA 94132	mbeatty@sfsu.edu	Tel: 415-338-1124 Cell: 415-509-8559	N/A

AIME Advisory Committee Staff Members

As of October 2025

Organization	First Name	Last Name	Title	Street Address	Phone/Fax/Email
CSU Office of the Chancellor	Robert	Eaton	Assistant Vice Chancellor Financing, Treasury, & Risk Management	401 Golden Shore, 5th Floor Long Beach, CA 90802	Tel: 562-951-4570 Fax: 562-951-4859 Email: reaton@calstate.edu
CSU Office of the Chancellor	Zachary	Gifford	Senior Director, Systemwide Risk Management	401 Golden Shore, 5th Floor Long Beach, CA 90802	Tel: 562-951-4568 Fax: 562-951-4859 Email: zgifford@calstate.edu
CSU Office of the Chancellor	Jody	Van Leuven	Director, Systemwide Risk Management	401 Golden Shore, 5th Floor Long Beach, CA 90802	Tel: 562-951-4574 Fax: 562-951-4859 Email: jvanleuven@calstate.edu
CSU Office of the Chancellor	Leona	Ching	Administrative Analyst, Systemwide Risk Management	401 Golden Shore, 5th Floor Long Beach, CA 90802	Tel: 562-951-4575 Fax: 562-951-4859 Email: lching@calstate.edu
Alliant Insurance Services	Daniel	Howell	Program Director	560 Mission Street, 6th Floor San Francisco, CA 94105	Tel: 415-403-1426 Fax: 415-874-4810 Email: dhowell@alliant.com
Alliant Insurance Services	Amy	Lightner	Program Administrator	560 Mission Street, 6th Floor San Francisco, CA 94105	Tel: 415-403-1457 Fax: 415-874-4810 Cell: 415-660-0992 Email: amy.lighter@alliant.com
Alliant Insurance Services	Mimi	Long	Program Administrator	560 Mission Street, 6th Floor San Francisco, CA 94105	Tel: 415-403-1423 Fax: 415-874-4810 Cell: 415-609-5166 Email: mlong@alliant.com
Alliant Insurance Services	Stacey	Weeks	Program Administrator	560 Mission Street, 6th Floor San Francisco, CA 94105	Tel: 415-403-1448 Cell: 415-215-4055 Fax: 415-874-4810 Email: sweeks@alliant.com
Alliant Insurance Services	Van	Rin	Program Administrator	560 Mission Street, 6th Floor San Francisco, CA 94105	Tel: 415-403-1408 Fax: 415-874-4810 Email: vrin@alliant.com
Alliant Insurance Services	Ryan	Lopez	Program Administrator	560 Mission Street, 6th Floor San Francisco, CA 94105	Tel: 415-733-7019 Fax: 415-874-4810 Email: ryan.lopez@alliant.com
Health Special Risk (HSR)	Cathy	Ray	Claims Administrator	8400 Belleview Dr., Ste 150 Plano, TX 75024	Tel: 972-512-5700 Email: cathyray@hsri.com
Health Special Risk (HSR)	Brandon	Schall	Claims Administrator	8400 Belleview Dr., Ste 150 Plano, TX 75024	Tel: 972-863-0390 Cell: 260-446-2711 Email: bschall@hsri.com