

# CRESTWOOD SCHOOL DISTRICT

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Dear Parents:

We wish to emphasize that the school district does not provide any type of health or accident insurance for injuries incurred by your child at school. As a service to students and their families, the school district is making available a student accident insurance plan for your child at a very nominal cost.

The premium for this policy is minimal per year for school-time coverage. All school-sponsored and supervised activities and time spent in school are covered in accordance with the terms and limitations of the policy. For an increased premium, the policy will cover your child 24-hours a day, 12 months a year, rather than only during school-time. For students in grades 9-12 there are additional options available to cover interscholastic football.

**Benefits and rates are outlined on the back of this letter. Brochures and applications, which explain the plan and details of coverage, are available in each building (or on the district's website at <http://www.csdm.k12.mi.us>. Please read the brochure carefully so that you understand the extent of the coverage.**

## REASONS TO PURCHASE THIS COVERAGE:

- ◆ Deductibles and co-pays in your current health plan. Many health plans have increased the amount of out-of-pocket expenses.
- ◆ No primary insurance.

This plan will provide benefits for medical expenses incurred because of an accident. If you have other insurance, benefits can be applied to your deductible or co-pays. If you have no other insurance this plan will become your primary accident plan.

The plan is underwritten by the Guarantee Trust Life Insurance Company. The agent is First Agency, Inc., at 5071 West H Avenue, Kalamazoo, Michigan 49009-8501.

## To enroll your child in this accident plan, it is necessary to proceed as follows:

1. Obtain an application in the principal's office or athletic department.
  2. Detach and complete the envelope. Be sure to retain the descriptive brochure for later reference.
  3. Print name, address, and other information clearly.
  4. Enclose the correct premium (**no cash--check or money order only made payable to First Agency, Inc.**), seal, affix postage and mail directly to First Agency. To pay by credit card see below.
  5. Questions regarding this coverage can be directed to First Agency, Inc. @ (269) 381-6630.
- ◆ **NOTE:** Coverage becomes effective as soon as the application and premium are received at First Agency or the 1<sup>st</sup> day of school, whichever is later. For coverage purchased for interscholastic football or other fall sports starting prior to the first day of school, the effective date will be the date the application and premium are received by First Agency.

- ◆ Be sure to retain the descriptive brochure for later reference.

To purchase coverage on-line go to [www.1stagency.com/voluntaryaccidentcoverage.htm](http://www.1stagency.com/voluntaryaccidentcoverage.htm) and then follow directions by choosing STATE and SCHOOL DISTRICT. VISA and MasterCard are accepted. Once there you can obtain a complete brochure outlining benefits and exclusions, print an ID card or obtain claim forms.

We are pleased to make this student accident insurance plan available.

## SCHEDULE OF BENEFITS AND PREMIUMS

**Covered Charges must be incurred within one year from the date of Injury provided the first treatment occurs within 60 days from the date of Injury. Coverage is for injury due to Accidents only.**

<b>MAXIMUM BENEFIT:</b>	
School-Time Option	\$25,000 per Injury
24-Hour Option	\$25,000 per Injury
Football Option	\$25,000 per Injury
Injury Involving Motor Vehicles	\$2,500 per Injury
Death Benefit	\$2,500
Dismemberment Benefit – Single/Double	\$5,000/\$10,000
<b>COVERED CHARGES</b>	
<b>Hospital/Facility Services:</b>	
<b>Inpatient:</b>	
Hospital Room and Board	80% of Reasonable & Customary up to \$500 per day maximum
Hospital Intensive Care	80% of Reasonable & Customary up to \$500 per day maximum
Hospital Inpatient Miscellaneous	80% of Reasonable & Customary up to \$1,500 maximum
<b>Outpatient:</b>	
Outpatient Hospital Miscellaneous	80% of Reasonable & Customary up to \$1,000 maximum
Hospital Emergency Room	80% of Reasonable & Customary up to \$500 maximum
Free-standing Ambulatory Surgical Facility	80% of Reasonable & Customary up to \$1,000 maximum
<b>Doctor's Services:</b>	
Surgical - One Procedure Limit	80% of Reasonable & Customary up to \$2,500 maximum
Assistant Surgeon	25% of surgical benefit
Anesthesiologist	25% of surgical benefit
Doctor's Outpatient Treatment in connection with Physical Therapy and/or Spinal Manipulation	80% of Reasonable & Customary up to \$1,000 maximum
Doctor's Non-surgical Outpatient Treatment	80% of Reasonable & Customary
<b>Other Services:</b>	
Registered Nurses' Services	80% of Reasonable & Customary
Prescriptions – outpatient	80% of Reasonable & Customary
Laboratory Tests – outpatient	80% of Reasonable & Customary
X-rays – includes interpretation – outpatient	80% of Reasonable & Customary up to \$500 maximum
Diagnostic Imaging (MRI, Cat Scan, etc.) includes interpretation	80% of Reasonable & Customary up to \$750 maximum
Ground/Air Ambulance	80% of Reasonable & Customary up to \$500 maximum
Durable Medical Equipment – includes Orthopedic Braces & Appliances	80% of Reasonable & Customary up to \$500 maximum
Dental Treatment (Sound & Natural Teeth Only)	80% of Reasonable & Customary up to \$2,500 maximum
Replacement of Eyeglasses, Hearing Aids, Contact Lenses, if medical treatment is also received for the covered injury	80% of Reasonable & Customary
<b>Premiums: Coverage for grades 9-12 football and interscholastic high school sports are available, provided applicable premium is paid as shown below.</b>	
<b>School-Time: Covers accidents, which occur while participating in school-sponsored and supervised activities only.</b>	
Grades PreK-12 includes all activities and interscholastic sports, except 9-12 football	\$99.00
Grades PreK-12 includes all activities except interscholastic sports	\$58.00
<b>24-Hour: Around-the-clock accident coverage anywhere in the world. Protection during vacations, weekends and school days.</b>	
Grades PreK-12 includes all activities and interscholastic sports, except 9-12 football	\$268.00
Grades PreK-12 includes all activities except interscholastic sports	\$203.00
<b>Football: Covers accidents occurring while participating in high school interscholastic football practice or competition. Travel is also covered when going directly and uninterruptedly to and from such practice or competition when traveling as a group in school-sponsored and supervised transportation. Optional Football coverage begins on the date of premium receipt by the Company, its representatives or school officials but not prior to the first official date of practice; and continues through the date of the last official game of the current season including playoffs.</b>	
Grades 9-12 (2011 season only)	\$347.00
<b>Extended Dental</b> (Can only be purchased in conjunction with At School, 24-Hour a Day Protection or Football Only plans)	
Grades PreK-12	\$12.00