

2018-19 CONNECTICUT STUDENT ACCIDENT INSURANCE PROGRAM

Multi-Benefit Protection



ACCIDENT INSURANCE PROTECTION HELPING PROVIDE:

For the Student - Sound coverage with a selection of plan options

For the Parent - Additional financial security to help in times of increasing medical costs

Administered by:

Bollinger Specialty Group

A Gallagher Company

Underwritten by:

GTL | **GUARANTEE
TRUST
LIFE**

Guarantee Trust Life Insurance Company (GTL)
1275 Milwaukee Ave., Glenview, IL 60025
www.gtlic.com

2018-2019 STUDENT ACCIDENT INSURANCE PLANS

- Accidents happen! When they happen to your child, someone must pay the bills.
- Here are Accident only insurance plans to help cover your child either 24 hours a day (24-Hour Plan) or while in school (School-Time Plan).
- These plans provide benefits to help meet the cost of medical and Hospital expense.
- This is a Primary Plan. Covered Charges will be eligible for payment regardless of other insurance.
- Any benefits payable by the Policy as a result of medical, surgical, dental, Hospital or nursing service will be paid directly to the Hospital or person rendering such service unless proof of payment in full is provided.

24-HOUR	SCHOOL TIME	IMPORTANT PROTECTION FACTS
✓	✓	Becomes effective the date premium payment is received by Bollinger Specialty Group (but not prior to the opening day of school).
✓	✓	Provides coverage during the hours that school is in regular session.
✓		Provides 24-Hour-A-Day protection.
✓	✓	Provides coverage during the time necessary for travel between the insured's home and the beginning or end of regular school sessions.
✓	✓	Provides coverage while participating in (or attending) activities organized, sponsored and supervised by the school. Coverage is also provided for travel directly to and from such activities in a Designated Vehicle furnished by the school.
	✓	Coverage expires at the close of the regular school term. (Coverage will be extended while attending academic classes for credit in the summer, when classroom sessions are exclusively sponsored and solely supervised by the school; however, no coverage will be provided for travel to and from classes).
✓		Coverage continues without interruption all summer until school re-opens for the following term.

24-HOUR-A-DAY ACCIDENT COVERAGE - excluding interscholastic sports

24-Hour-A-Day Protection for each Covered Accident

Helps protect your child for the entire school year and extends **throughout the summer** - right up to the day school opens.

Your child's coverage is good **WORLDWIDE, 24-HOURS-A-DAY**. This includes covered accidents:

📍 At home 📍 At play 📍 At school 📍 On vacation 📍 Scouting, camping etc. 📍 During covered travel

SCHOOL-TIME ACCIDENT COVERAGE - excluding interscholastic sports

Helps protect your child while attending regular school sessions. Includes coverage for travel directly to and from your residence to attend regular school sessions for travel time required, but not more than one hour before or after regular classes. Travel time on the school bus is extended for any additional time needed. In addition, coverage is provided while participating in (or attending) covered activities exclusively organized, sponsored and solely supervised by the school and school employees, including travel directly to and from the activity in a Designated Vehicle furnished by the school and supervised solely by school employees.

2018-2019 STUDENT ACCIDENT INSURANCE PLANS

What's Covered? Up to \$25,000.00 as described under Coverage and Benefits for:

- ACCIDENTS OCCURRING WHILE COVERAGE IS IN FORCE
- LOSS FROM ACCIDENTAL BODILY INJURY RESULTING DIRECTLY AND INDEPENDENTLY OF ALL OTHER CAUSES
- COVERED MEDICAL EXPENSE WHICH BEGINS WITHIN 90 DAYS OF THE ACCIDENT AND IS INCURRED WITHIN 52 WEEKS OF THE ACCIDENT

Injury means bodily Injury due to an Accident which results directly and independently of disease, bodily infirmity, or any other causes; solely, directly and independently of all other causes, results in medical expense; occurs after the effective date of the Insured's coverage under the Policy; and occurs while the Policy is in force. All injuries sustained in any one Accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury.

BENEFITS ARE PAYABLE UP TO THE DOLLAR AMOUNTS SPECIFIED BELOW

COVERAGE AND BENEFITS	
R&C means Reasonable and Customary charges	
Maximum Benefit Amount Per Injury	\$25,000.00
Deductible	\$0.00
Hospital Room and Board and general nursing care	100% of R&C
Intensive Care	100% of R&C
Hospital Miscellaneous Expense	100% of R&C
Doctor's fees for surgery	100% of R&C
Assistant Surgeon Expense	100% of R&C
Anesthesia Services	100% of R&C
Doctors visits, inpatient and outpatient	100% of R&C
Hospital Emergency Care	100% of R&C
X-ray and Laboratory Services	100% of R&C
Urgent Care Center Expense	100% of R&C
Durable Medical Equipment	100% of R&C
Orthopedic Appliances	100% of R&C
Prescription Drugs	100% of R&C
Physical Therapy, rendered by a Doctor or Hospital	100% of R&C
Dental Treatment for Injury to Sound, Natural Teeth	100% of R&C
Casts, Non-surgical	100% of R&C
Eyeglass replacement expense for broken eyeglasses or lenses resulting from an Injury requiring medical treatment	100% of R&C
Registered Nurse Expense	100% of R&C
Ambulance expense for use of a Medically Necessary Ambulance to and from the Hospital where treatment is given, up to a maximum allowable rate established by the Department of Public Health in accordance with section 19a-177 per occurrence. Direct pay to the Ambulance provider is available if notice is provided.	
Home Health Care, limited up to 80 visits in any continuous period of 12 months, except in the case of an Insured diagnosed by a Doctor as terminally ill with a prognosis of 6 months or less to live, the yearly benefit for Medical Social Services is limited to \$200.	
Emergency medical care for treatment of accidental ingestion or consumption of a controlled drug while Hospital Confined, up to 30 days in a 12 month period; and Outpatient treatment, up to \$500.	
Experimental procedures, treatments or drugs if such procedure, treatment or drug, for the Injury being treated, has successfully completed a phase III clinical trial of the federal Food and Drug Administration.	
Loss of Life	\$10,000.00
Single Dismemberment	\$10,000.00
Double Dismemberment	\$20,000.00

PREMIUMS (ONE-TIME ANNUAL PAYMENT)

<p>SCHOOL-TIME ACCIDENT COVERAGE</p> <p>Grades Pre-K - 12 includes all activities except interscholastic sports</p>	<p align="center">\$86.00</p>
<p>24-HOUR-A-DAY ACCIDENT COVERAGE</p> <p>Grades Pre-K - 12 includes all activities except interscholastic sports</p>	<p align="center">\$185.00</p>

EXCLUSIONS

THE POLICY DOES NOT PROVIDE BENEFITS FOR: (1) Treatment, services or supplies which are not Medically Necessary; are determined to be Experimental/Investigational in nature except as stated in the Covered Charges section of the SCHEDULE in the Policy; are received without charge or legal obligation to pay; are received from persons employed or retained by the School or any Family Member, unless otherwise specified; or are not specifically listed as Covered Charges in the Policy; (2) Intentionally self-inflicted Injury, violating or attempting to violate any duly enacted law, Injury by acts of war, whether declared or not; (3) Injury received while traveling or flying by air, except as a fare paying passenger on a regularly scheduled commercial airline; (4) Suicide or attempted suicide while sane or insane; (5) Heart and/or circulatory malfunction resulting from participation in a Covered Activity; (6) Repetitive motion Injuries, strains, hernia, tendinitis, bursitis and heat exhaustion not related to a specific Injury; (7) Any penalty imposed by Other Valid and Collectible Insurance or Plan for failure to follow plan procedures; (8) Re-Injury or complications of an Injury which occurred prior to the Policy's Effective Date; (9) Dental treatment, except as specifically stated; (10) Injury sustained fighting or brawling, except as an innocent victim; (11) Injury sustained while committing or attempting to commit a felony; (12) Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs; (13) Loss caused by the Insured's voluntary use of a controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless as prescribed by a Doctor; (14) Any expense for which benefits are payable under a Catastrophic Accident Insurance Program of the State Interscholastic Activities Association; (15) Injury which occurs while the Insured is on active duty service in any armed forces. Reserve or National Guard active duty for training is not excluded unless it extends beyond 31 days; (16) Injury sustained flying in an ultra-light, hang gliding, parachuting or bungee cord jumping or flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere; (17) Expense incurred in connection with plastic or cosmetic surgery or procedures unless required by Injury; (18) Treatment of illness, disease or infections, except pyogenic infections or bacterial infections which result from the accidental ingestion of contaminated substances; (19) Injury sustained while participating in or practicing for interscholastic athletics, including travel; (20) Off season, physical conditioning for interscholastic sports. The "official season" for each specific sport is the period within the dates determined by the State High School Athletic Association for the practice and play of that sport.

To file a claim: Report accidents that happen during the school day to a school official. If you purchased 24-Hour-A-Day coverage and the accident occurs after school hours, the school is not required to sign the claim form.

Claim forms are available on our website: www.BollingerSchools.com

Group Blanket Accident insurance products are issued on Form Series GP-2020 or GP-1200 by Guarantee Trust Life Insurance Company, Glenview, IL. These products and their features are subject to state availability and may vary by state. Certain exclusions and limitations may apply. The exact provisions governing the insurance are contained in the Policy issued to the Policyholder and certain provisions may be administered to conform to state requirements. The Policy shall control in the event of any conflict between the Policy and this brochure. For complete details of coverage please contact the agent administering the program.

NO REFUNDS ARE AVAILABLE

ID CARD

STUDENT ACCIDENT INSURANCE

Name: _____

Street Address: _____

Town: _____ City: _____ State: _____ Zip: _____

School District: _____

To obtain a claim form, please visit www.BollingerSchools.com

Administered by:

Bollinger Specialty Group
A Gallagher Company

P.O. Box 1346, Morristown, NJ 07962
1-866-267-0092



Connecticut: Enrollment for Student Accident Insurance

LAST NAME _____

FIRST NAME _____ MIDDLE INITIAL _____

MALE FEMALE DATE OF BIRTH ____/____/____
(Month/Day/Year)

STREET ADDRESS _____

CITY OR TOWN _____ STATE _____ ZIP CODE _____

EMAIL ADDRESS _____

NAME OF PARENT OR GUARDIAN (BENEFICIARY) **PLEASE PRINT**

All statements made on this enrollment form are true and complete to the best of my knowledge and belief.

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim containing any false, incomplete, or misleading information may be guilty of insurance fraud and subject to criminal and civil penalties.

NAME OF SCHOOL DISTRICT _____

SCHOOL NAME _____ GRADE _____

Please select the plan desired.

SCHOOL SPONSORED STUDENT ACCIDENT INSURANCE PLAN	
Premium Cost Per Year	
A. SCHOOL TIME PLAN	B. 24-HOUR PLAN
Students	
Grades Pre-K-12 <input type="checkbox"/> \$86.00	<input type="checkbox"/> \$185.00

I enclose \$ _____ Total Premium

PARENT'S SIGNATURE _____ TODAY'S DATE _____

Mail this form and the appropriate premium to: **Bollinger, Inc., PO Box 1515, Morristown, NJ 07962.** Your cancelled check is your receipt.