

2009-2010 STUDENT 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 RESULTING DIRECTLY AND INDEPENDENTLY OF ALL OTHER CAUSES FROM ACCIDENTAL BODILY INJURY
- COVERED MEDICAL EXPENSE WHICH BEGINS WITHIN 60 DAYS OF THE ACCIDENT AND IS INCURRED WITHIN 52 WEEKS OF THE ACCIDENT

COVERAGE & BENEFITS

BENEFITS ARE PAYABLE UP TO THE DOLLAR AMOUNTS SPECIFIED BELOW

BENEFITS PER ACCIDENT			BENEFITS PER ACCIDENT		
INPATIENT HOSPITAL EXPENSE	● ROOM AND BOARD ● INTENSIVE CARE	80% OF *R & C CHARGES UP TO \$500 PER DAY	OTHER SERVICES (continued)	● GROUND AMBULANCE ● AIR AMBULANCE ● DURABLE MEDICAL EQUIPMENT INCLUDES ORTHOPEDIC BRACES AND APPLIANCES ● X-RAYS - OUTPATIENT INCLUDES INTERPRETATION	80% OF *R & C CHARGES UP TO \$500
	● INPATIENT MISCELLANEOUS	80% OF *R & C CHARGES UP TO \$1,500		● DIAGNOSTIC IMAGING (MRI, CAT SCAN, ETC.) INCLUDES INTERPRETATION	80% OF *R & C CHARGES UP TO \$750
OUTPATIENT HOSPITAL EXPENSE	● OUTPATIENT MISCELLANEOUS ● FREE-STANDING AMBULATORY SURGICAL FACILITY	80% OF *R & C CHARGES UP TO \$1,000	SPECIFIC LOSSES Only one of these benefits, the largest, will be payable in addition to the benefits shown above	ACCIDENTAL DEATH , caused by an injury and occurring within 180 days of the covered accident	\$2,500.00
	● EMERGENCY ROOM	80% OF *R & C CHARGES UP TO \$500		● DISMEMBERMENT , caused by an injury and occurring within 180 days of the covered accident	Loss of one hand, one foot or sight of one eye
DOCTOR'S SERVICES EXPENSE	● SURGICAL EXPENSE- One Procedure Limit	80% OF *R & C CHARGES UP TO \$2,500		● DENTAL TREATMENT	80% OF *R & C CHARGES UP TO \$2,500
	● ASSISTANT SURGEON ● ANESTHESIOLOGIST	25% OF SURGICAL BENEFIT		Loss of both hands, both feet, or sight of both eyes	\$10,000.00
	● DOCTOR'S OUTPATIENT TREATMENT IN CONNECTION WITH PHYSICAL THERAPY AND/OR SPINAL MANIPULATION	80% OF *R & C CHARGES UP TO \$1,000			
	● DOCTOR'S NON-SURGICAL OUTPATIENT TREATMENT	80% OF *R & C CHARGES			
OTHER SERVICES	● REGISTERED NURSES' SERVICES ● PRESCRIPTIONS - OUTPATIENT ● LABORATORY TESTS - OUTPATIENT ● REPLACEMENT OF EYEGLASSES, HEARING AIDS OR CONTACT LENSES, IF RESULTING FROM A COVERED INJURY WHICH REQUIRES MEDICAL TREATMENT	80% OF *R & C CHARGES			

*The policy provides benefits for Reasonable and Customary (R & C) expenses for necessary medical services determined by geographic area.

EXTENDED DENTAL COVERAGE - ADDITIONAL \$5,000 MAXIMUM - Payable at 80% of Reasonable & Customary (Can only be purchased in conjunction with At-School, 24-Hour or Football Only plans). Covers accidents occurring anytime, anywhere in the world, including all athletics and all forms of transportation.

DENTAL BENEFITS: If within 60 days from the date of injury the insured is treated by a legally qualified dentist (other than a family member) for injury to teeth, the Company will pay the benefits for Reasonable and Customary Expense for necessary dental treatment. Coverage is not limited to treatment of natural teeth.

DENTAL EXCLUSIONS: Conditions which are not caused by accidental injury; re-injury or complications of a condition which existed prior to the accident; orthodontics and damage to or loss of dentures or bridges.

This is an illustration of your child's benefits. Please keep for your records. This is not a contract. The master policy is on file with your school.

EXCLUSIONS The policy does not provide benefits for:

1. Treatment, services or supplies which: are not medically necessary; are not prescribed by a doctor as necessary to treat an injury; are determined to be experimental/investigational in nature; are received without charge or legal obligation to pay; are received from persons employed or retained by the Policyholder or any family member, 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 covered by Worker's Compensation or the Occupational Disease Law or mandatory no-fault automobile insurance.
4. Treatment of Osgood-Schlatter's disease or osteochondritis dissecans.
5. Hernia, any type, regardless of cause.
6. Injury sustained fighting or brawling, except in self-defense, or sustained while committing or attempting to commit a felony.
7. Suicide or attempted suicide while sane or insane.
8. Treatment of temporomandibular joint dysfunction and associated myofascial pain.
9. Injury caused by or contributed to by aggravation or reinjury of a condition for which medical care, treatment, diagnosis or advice was received or recommended within the 6 months prior to the insured's effective date of coverage under the Policy.
10. 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 or from being under the influence of any drugs or narcotic unless administered on the advice of a Doctor.
11. Injury sustained while operating, riding in or upon, mounting or alighting from, any two- or three- or four- wheeled recreational motor/engine driven vehicle or snowmobile or all terrain vehicle (ATV).
12. Any expense for which benefits are payable under a Catastrophic Accident Insurance Program of the State Interscholastic Activities Association.
13. Injury sustained while participating in or practicing for grades 9 through 12 tackle football, unless football coverage has been purchased.

LIMITATIONS

1. All claims will be paid on AN EXCESS BASIS if expenses exceed \$100.00 and other insurance or plan is involved. (The 1st \$100.00 of covered expense will be paid regardless of any other insurance).
2. Medical expenses for injuries sustained involving a covered motor vehicle accident are limited to \$2,500.00. This does not apply to motor vehicles which are excluded from coverage.

Administered by **FIRST AGENCY**, 5071 West H Avenue, Kalamazoo, Michigan 49009-8501 (269) 381-6630

2009-2010 STUDENT INSURANCE PLANS


WE RECOMMEND 24-HOUR-A-DAY COVERAGE


- Accidents happen! When they happen to your child, someone must pay the bills.
- Here are affordable accident insurance plans to cover your child either 24 hours a day (24 hour plan) or while in school (at school plan).
- These plans provide cash benefits to help meet the cost of medical and hospital expense.
- If you have other insurance, these plans will help meet the deductibles and coinsurance gaps in those plans.
- If you have no other insurance, these plans will provide low cost, basic coverage.
- 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-HR-A-DAY	AT SCHOOL	IMPORTANT PROTECTION FACTS
✓	✓	BECOMES EFFECTIVE THE DATE PREMIUM PAYMENT IS RECEIVED BY THE COMPANY OR ITS REPRESENTATIVE (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 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.

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.

**HIGH MAXIMUM
24-HOUR A DAY
&
AT SCHOOL COVERAGE!**

 **Low Cost**

 **Helps Fill The Gaps Your Other Insurance Does Not Cover**








SA-9 **To File A Claim:** Report accidents to the school official. Simplified forms will be furnished through the principal's office (during vacation time contact the administrators of the plan). COMPLETE PROOF OF LOSS AND ACCUMULATED BILLS MUST BE RECEIVED BY THE COMPANY WITHIN 90 DAYS.

Accident Insurance

24-Hour-A-Day Protection

Maximum Protection for each Covered Accident Good All Year 'Round!

Protects 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 travel (see Exclusions and Limitations)
-  While engaged in sports, except those specifically excluded or for which optional coverage is required*

***See OPTIONS for available optional sports coverage, if any.**

At School Protection

Your child is protected while attending regular school sessions. Also covered is 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 vehicle furnished by the school and supervised solely by school employees. Optional coverage may be required for interscholastic sports. See OPTIONS for available optional sports coverage, if any.

OPTIONS	ANNUAL RATES
24-HOUR-A-DAY PROTECTION Grades Pre K-12- includes all activities and interscholastic sports, except 9-12 football..... Grades Pre K-12- includes all activities except all interscholastic sports.....	<input type="checkbox"/> \$231.00 <input type="checkbox"/> \$193.00
AT- SCHOOL PROTECTION Grades Pre K-12- includes all activities and interscholastic sports, except 9-12 football..... Grades Pre K-12- includes all activities except all interscholastic sports.....	<input type="checkbox"/> \$94.00 <input type="checkbox"/> \$55.00
OPTIONAL FOOTBALL COVERAGE - 2009 SEASON ONLY Grades 9-12	<input type="checkbox"/> \$330.00
EXTENDED DENTAL- Grades Pre K-12	<input type="checkbox"/> \$11.00
MAKE CHECK PAYABLE TO: FIRST AGENCY NO REFUNDS ARE AVAILABLE	

G.T.L. Guarantee Trust Life Insurance Company A Mutual Company

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PLEASE PRINT CLEARLY

NAME _____ DATE OF BIRTH _____
 First Name Middle Initial Last Name Month Day Year

SCHOOL DISTRICT _____ **SCHOOL** _____

GRADE _____ **STUDENT'S ADDRESS** _____

CITY _____ **STATE** _____ **ZIP** _____

TELEPHONE # _____ **DATE OF APPLICATION** _____

SIGNATURE OF PARENT OR GUARDIAN _____

TOTAL ENCLOSED \$ _____

(Please do not send cash)

GP-1200 (MI Premier)

FROM _____

SCHOOL _____

PLACE
STAMP
HERE

FIRST AGENCY
5071 West H Avenue
Kalamazoo, Michigan 49009-8501