

Board of Education

VAN BUREN PUBLIC SCHOOLS



Today's Dedication . . . Tomorrow's Success

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August 26, 2003

Dear Parents:

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. Double Benefits at double the premium are also available.

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. Please read the brochure carefully so that you understand the extent of the coverage.

A major point to keep in mind is that this policy pays the first \$100 of eligible medical costs regardless of other insurance. Medical bills beyond the first \$100 must then be filed with your family or employer group insurance or plan, if any. Those items not covered by your own insurance or plan will then be paid by this coverage, within the limitations outlined in the brochure.

The plan is underwritten by the Guarantee Trust Life Insurance Company. The agent is First Agency, Inc., 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.
2. Detach and complete the envelope.
3. Enclose the correct premium (**check or money order only**), seal, and return it to the school with your child. Coverage becomes effective as soon as the school receives the application and premium.
4. Premium cannot be accepted unless received in the envelope provided for them.
5. To avoid the possible loss of the application envelope, we suggest that you enroll within ten days of the brochure handout date.

- ◆ Please use one envelope for each child - do not combine applications for several children in one envelope.
- ◆ Be sure to retain the descriptive sheet for later reference.

We are happy to make this student accident insurance plan available. Please return your application to your school by **Monday, September 8, 2003.**

Sincerely,

Pete L. Lazaroff, Jr., Superintendent

Underwritten by:

Guarantee Trust Life Ins. Co.
Glenview, Illinois

2003/2004

MICHIGAN STUDENT INSURANCE

Administered by:



5071 West H Avenue
Kalamazoo, Michigan 49009-8501
Phone: (269) 381-6630
Fax: (269) 381-3035
E-Mail: 1stagency@1stagency.com

	<u>STANDARD BENEFITS</u>	<u>DELUXE BENEFITS</u>
Medical Maximum	\$25,000	\$25,000
Accidental Death	\$1,000	\$1,000
Dismemberment Schedule	\$5,000	\$5,000
Hospital Room and Board	Semi-private up to \$200.00 per day	Semi-private up to \$400.00 per day
Hospital Miscellaneous Benefits	\$300.00 limit	\$600.00 limit
Outpatient	\$25.00 Emergency Room \$50.00 Operating Room	\$50.00 Emergency Room \$100.00 Operating Room
Surgical Charges (Doctors')	1974 5th Edition Revised Relative Value Schedule	1974 5th Edition Revised Relative Value Schedule
Anesthesia	25% of the Schedule	25% of the Schedule
Doctors' charges when no surgery and for injuries requiring physiotherapy, diathermy, heat treatment in any form, manipulation or massage	\$25.00 per visit up to five visits total	\$50.00 per visit up to five visits total
Negative X-rays	Up to \$30.00 per injury	Up to \$60.00 per injury
Positive X-rays	Up to \$75.00 per injury	Up to \$150.00 per injury
Cat Scan/MRI's	\$150.00 limit	\$300.00 limit
Dental, per sound, natural tooth	\$100.00 per tooth limit	\$200.00 per tooth limit
Ambulance	\$100.00 limit	\$200.00 limit
Excess Provisions	First \$100.00 primary, then excess	First \$100.00 primary, then excess

RATES K-12

	<u>Standard Benefits</u>		<u>Deluxe Benefits</u>	
	<u>School-time</u>	<u>24-Hour</u>	<u>School-time</u>	<u>24-Hour</u>
Plan III Excludes Sr. High Football	\$23.00	\$70.00	\$46.00	\$140.00
Sr. High Football Option	\$120.00		\$240.00	
24-Hour Extended Dental		\$8.00		\$16.00