

2022-23 South Carolina **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



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

2022-2023 STUDENT ACCIDENT INSURANCE PLANS

- Accidents happen! When they happen to your child, someone must pay the bills.
- Here is an Accident only insurance plan to help cover your child 24 hours a day (24-Hour Plan).
- This plan provides benefits to help meet the cost of medical and Hospital charges.
- If you have other insurance, this plan can help offset the deductibles and coinsurance for those plans.
- If you have no other insurance, this plan will provide 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-HOUR	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 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

2022-2023 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 CHARGES WHICH BEGIN WITHIN 90 DAYS OF THE ACCIDENT AND ARE 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
Inpatient and outpatient miscellaneous Hospital charges	100% of R&C
Doctor's charges for surgery	100% of R&C
Assistant surgeon charges	100% of R&C
Administration of anesthesia	100% of R&C
Non-surgical inpatient and outpatient doctors' visits	100% of R&C
Hospital Emergency Care, excluding professional charges	100% of R&C
Outpatient X-ray and laboratory services	100% of R&C
Outpatient imaging procedures and interpretation for MRI/CAT Scan	100% of R&C
Ambulance charges	100% of R&C
Urgent Care Center charges, does not include professional surgical charges	100% of R&C
Durable Medical Equipment, including orthopedic appliances	100% of R&C
Prescription Drugs	100% of R&C
Outpatient Physical Therapy, rendered by a Doctor or Hospital	100% of R&C
Dental treatment for Injury to Sound, Natural Teeth	100% of R&C
Ambulatory Surgical Facility	100% of R&C
Replacement expense for broken eyeglasses, lenses, contact lenses, hearing aids resulting from an Injury requiring medical treatment	100% of R&C
Registered nurse expense	100% of R&C
Loss of Life	\$10,000.00
Single Dismemberment	\$10,000.00
Double Dismemberment	\$20,000.00
PREMIUMS (ONE-TIME ANNUAL PAYMENT)	
24-HOUR-A-DAY ACCIDENT COVERAGE	
Grades Pre-K - 12 includes all activities except interscholastic sports	\$132.00

EXCESS PROVISION: All Covered Charges will be considered for payment on an Excess basis if any Other Valid and Collectible Insurance covers the Insured person.

2022-2023 STUDENT ACCIDENT INSURANCE PLANS

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 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, unless otherwise specified; or are not specifically listed as Covered Charges in the Policy; (2) Intentionally self-inflicted Injury; (3) Injury by acts of war, whether declared or not; (4) Injury received while traveling or flying by air, except as a fare paying passenger on a regularly scheduled commercial airline; (5) Treatment of Mental or Nervous Disorders, whether or not caused by Injury; (6) Suicide or attempted suicide; (7) Heart and/or circulatory malfunction resulting from participation in a Covered Activity; (8) Repetitive motion injuries, strains, hernia, tendinitis, bursitis, spondylolysis, osteochondritis dissecans; (9) Any penalty imposed by Other Valid and Collectible Insurance or Plan for failure to follow plan procedures; (10) Re-Injury or complications of an Injury which occurred prior to the Policy's Effective Date; (11) Dental treatment, except as specifically stated; (12) Injury sustained fighting or brawling, except as an innocent victim; (13) Injury sustained while committing or attempting to commit a felony; (14) Injury sustained scuba diving; (15) Any expense for which benefits are payable under a Catastrophic Accident Insurance Program of the State Interscholastic Activities Association; (16) Injury sustained while participating in or practicing for interscholastic athletics, including travel; (17) 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; (18) Injury sustained flying in an ultra-light, hang gliding, parachuting or bungee-cord jumping; (19) Cosmetic or plastic surgery, except for reconstructive surgery on an injured part of the body; (20) Treatment of illness, disease or infections, except infections which result from an accidental Injury or infections which result from accidental, involuntary or an unintentional ingestion of a contaminated substance; (21) Off-Season Physical Conditioning for interscholastic sports. The "official season" for each specific covered sport is the period within the dates determined by the appropriate athletic/activities association for the practice and play of that sport; (22) Charges for treatments, services or supplies which exceed reasonable and customary charges; (23) Losses directly or indirectly arising out of any chemical or biological release and/or contamination which results from Terrorist Activity; (24) Any loss as the result of Terrorist Activity and/or non-detonating weapons of mass destruction; (25) Any loss directly or indirectly arising out of any nuclear explosion, detonation, release and/or contamination whether in time of peace or war, and regardless of any other causes or events contributing concurrently or in any other sequence thereto.

To file a claim: Claim forms are available on our website: www.BollingerSchools.com

Blanket Accident insurance products are issued on Form Series GP-2030, 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:



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

Please store your card in a safe location for future reference.



South Carolina: 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 desired plan:

SCHOOL SPONSORED STUDENT ACCIDENT INSURANCE PLAN
Premium Cost Per Year

**24-HOUR
PLAN**

Students _____

Grades Pre-K-12 ☐ \$132.00

PLEASE DO NOT SEND CASH.

ONLY CHECKS OR MONEY ORDERS WILL BE ACCEPTED.



I enclose \$ _____ Total Premium

PARENT'S SIGNATURE _____

TODAY'S DATE _____

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