



# LACEY TOWNSHIP SCHOOL DISTRICT

*A Tradition Of Pride · A Tradition Of Excellence*

VANESSA P. CLARK, PH.D.  
SUPERINTENDENT OF SCHOOLS

June 24, 2020

Re: Student Accident Insurance Coverage

Dear Parent,

As a result of the continued reduction in state aid, I regret to inform you that effective **July 1, 2020** the *Lacey Township Board of Education* (the Board) is no longer able to pay for the cost of *Student Accident Insurance* coverage on behalf of our families. However, the Board has worked with its insurance broker to ensure the families of our district have an opportunity to secure coverage directly with the carrier. Coverage will be administered by *Risk Placement Services*, a *Bollinger Specialty Group*, and is underwritten by *Guarantee Trust Life*.

Families who wish to take advantage of this purchase option are required to complete an application and return it, along with your payment, to *Bollinger, Inc., P.O. Box 1515, Morristown, NJ 07962* by the date you wish coverage to begin, but no earlier than **Wednesday, July 1, 2020**. Included with this letter is a document outlining coverage options, and includes the application. This document is also available on the district website.

Prior to Wednesday, July 1, 2020, all questions relating to coverage options should be directed to Sonia Crispin at *Brown & Brown Benefit Advisors* at (732) 389-1425. Questions on or after Wednesday, July 1, 2020 should be directed to *Bollinger Specialty Group* at (877) 330-8877.

Have a wonderful and safe school year.

Sincerely,

*Vanessa P. Clark*

Vanessa P. Clark, Ph.D.  
Superintendent of Schools

Attachment

c: Patrick S. DeGeorge, Business Administrator

# 2020-21 New Jersey **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:*



*Underwritten by:*



Guarantee Trust Life Insurance Company (GTL)  
1275 Milwaukee Ave., Glenview, IL 60025  
[www.gtlic.com](http://www.gtlic.com)

# 2020-2021 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 charges.
- 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). Students participating in preschool practice or play for interscholastic sports sanctioned by the High School Athletic Association will be covered as of the date of actual premium payment but only while engaged in actual practice, off-season physical conditioning or game sessions. Other aspects of coverage will not start sooner than the first date of regular school session.
✓	✓	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

### *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
- ☞ While engaged in sports, except those specifically excluded or for which additional coverage is required

## SCHOOL-TIME ACCIDENT COVERAGE

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.

## SPORTS ACCIDENT COVERAGE

Interscholastic sports (except football), including practice and off-season physical conditioning, are covered by the 24-Hour-A-Day Accident Coverage and School-Time Accident Coverage. Travel is also covered when going directly and uninterruptedly to and from practice or competition when traveling as a group in a Designated Vehicle.

**OPTIONAL FOOTBALL ONLY ACCIDENT COVERAGE:** Players in Grades 6 through 12 are covered for accidents occurring while participating in interscholastic tackle football practice or competition and off-season physical conditioning. Travel is also covered when going directly and uninterruptedly to and from practice or competition when traveling as a group in a Designated Vehicle. Football Only Accident Coverage requires an additional premium.

# 2020-2021 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	
<b>R&amp;C means Reasonable and Customary charges</b>	
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)	
<b>SCHOOL-TIME ACCIDENT COVERAGE</b>	
Grades Pre-K - 12 includes all activities and interscholastic sports, except football	\$123.00
<b>24-HOUR-A-DAY ACCIDENT COVERAGE</b>	
Grades Pre-K - 12 includes all activities and interscholastic sports, except football	\$212.00
<b>OPTIONAL FOOTBALL ONLY ACCIDENT COVERAGE</b> Grades 6 -12	\$250.00

# 2020-2021 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 not caused by Injury; (6) Suicide or attempted suicide; (7) Heart and/or circulatory malfunction resulting from participation in a Covered Activity, such as stroke, heart attack and brain circulatory malfunctions; (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) Loss sustained or contracted as a consequence of being intoxicated or being under the influence of any narcotic, unless administered or consumed on the advice of a Doctor; (15) Injury sustained scuba diving; (16) Injury sustained while participating in or practicing for interscholastic tackle football, including travel, unless optional coverage has been purchased; (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) Charges for treatments, services or supplies which exceed reasonable and customary charges; (22) Losses directly or indirectly arising out of any chemical or biological release and/or contamination which results from Terrorist Activity; (23) Any loss as the result of Terrorist Activity and/or non-detonating weapons of mass destruction; (24) 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:** 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](http://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](http://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.**



# New Jersey: 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 includes any false or misleading information on an application for an insurance policy is 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		
	A. SCHOOL-TIME PLAN	B. 24-HOUR PLAN
Students		
Grades Pre-K-12	<input type="checkbox"/> \$123.00	<input type="checkbox"/> \$212.00
FOOTBALL ONLY PLAN	<input type="checkbox"/> \$250.00	
Grades 6 - 12		

**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: **Bollinger, Inc., PO Box 1515, Morristown, NJ 07962.** Your cancelled check is your receipt.