

# Up to \$1,000,000 Student Accident Medical Insurance Protection



Administered By:

**AMERICAN MANAGEMENT ADVISORS, INC.**

P.O. Box 366, Langhorne, PA 19047-0366

(215) 752-7777

# 2011-2012

Underwritten By:

**ACE American Insurance Company**

Philadelphia, PA 19106

## **BEST BUY 24-HOUR COVERAGE**

Around-the-clock accident coverage for your child at any time. Insurance Protection during vacations, weekends and school days.

24-Hour Coverage is your best buy because it is not limited to school connected accidents but also covers accidental Injury at home or away. ANY COVERED ACTIVITY - ANYTIME - ANYWHERE. Continuous Insurance protection from the effective date to the opening of the next school term.

Coverage becomes effective on the date the Application and Premium are received by the school. Once effective, coverage continues until the first day of school in the following year or until the policy with the school expires, whichever occurs first.

### **SCHOOL TIME ACCIDENT COVERAGE**

Insurance coverage for the hours and days when school is in session and while attending school sponsored and supervised activities.

- During school year • School supervised activities
- On the school premises • Class trips
- Travel to and from school

This coverage is subject to the terms and conditions stated in the policy.

### **ACCIDENTAL DEATH AND DISMEMBERMENT OR LOSS OF SIGHT**

When Injury results in an Insured's death, the Company will pay a \$5,000 accidental death benefit. When Injury results in any one of the following covered losses within 365 days from the date of a covered accident, the Company will pay the benefit shown in the schedule below. Only one benefit, the largest, will be paid for more than one loss (including death) resulting from the same covered accident.

For Loss of:

Both Hands or Both Feet or the Entire Sight of Both Eye .....	\$ 20,000
One Hand and One Foot .....	\$ 20,000
Either One Hand or One Foot and the Entire Sight of One Eye .....	\$ 20,000
One Hand or One Foot or the Entire Sight of One Eye .....	\$ 10,000

"Loss" means with regard to hands and feet, the total and permanent loss of function. The loss of four fingers shall constitute the loss of a hand. Loss of sight means loss of sight to the extent of legal blindness.

### **OPTIONAL \$100,000.00 ACCIDENTAL DENTAL BENEFIT**

By adding \$8.50 to your premium payment, dental benefits will be extended to provide payment for the Usual and Reasonable Expenses incurred within two years from the date of a covered accident for injury to sound and natural teeth to a maximum of \$100,000 per covered accident, provided treatments and services begin within 90 days from the date of the covered injury. The following services are included in this benefit:

1. Replacement of caps, crowns, dentures, and orthodontic appliances (including braces) fillings, inlays, crozat appliances, endodontics, oral surgery, examinations and x-ray services required as a result of Injury.
2. In no event shall the Company's payment exceed the usual and reasonable charge normally made by a Dentist for necessary treatment actually rendered during the 104-week period immediately following the date of Injury; if there is more than one way to treat a Dental problem, the Company will pay benefits for the least expensive procedure provided that this meets acceptable dental standards.
3. When a dentist certifies to the Claim Administrator that treatment will continue beyond the two year benefit period, an additional \$1,500 will be paid. Treatment must be completed within two years of the expiration of the initial benefit paying period. This benefit is in effect 24 hours a day, even when purchased with School Time Accident Coverage.

#### **IMPORTANT NOTICE**

This Brochure provides a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the policy issued in Pennsylvania under form number AH-17593-PA in which the policy was delivered. Complete details are found in the policy on file at your school's office. The policy is subject to the laws of the state in which it was issued. Please keep this information for your reference.

## ACCIDENT INSURANCE PROTECTION PROVIDING A MAXIMUM OF \$1,000,000 ACCIDENT MEDICAL EXPENSE BENEFITS

The company will pay the Usual and Reasonable Expenses incurred for a covered Injury, if first treatment is received within 90 days after the Injury. The Schedule of Benefits is stated below. Benefits are payable up to a maximum of 52 weeks after the date of the covered Injury.

### MAXIMUM BENEFITS

#### Hospital Services:

Daily Room & Board (Semi-private) . . . . . Up to \$500/day  
Intensive Care Room & Board . . . . . Usual & Reasonable  
(not to exceed \$1,000  
per day for 7 days)

#### Miscellaneous Services:

During Hospital Confinement or when  
surgery is performed . . . . . Usual & Reasonable  
( to a max. of \$5,000 )

Emergency Room out-patient:  
when Hospital Confinement is not required. . . . . \$300 maximum

#### Doctor's Services:

Surgery, including pre and post  
operative care - Usual & Reasonable  
Expenses in accordance with the  
1974 Revised California Relative Value  
Study, 5th Edition, having a conversion  
factor of . . . . . \$150 unit value

Anesthesia: (including administration)  
and assistant surgeon: % of  
surgical allowance. . . . . 35%

Doctor visits other than for Physiotherapy  
or similar treatment when no surgery  
benefit is paid . . . . . Usual & Reasonable

Consultants (when required by attending  
physician for confirmation or determining  
a diagnosis, but not for treatment) and  
second opinion: . . . . . \$150 maximum

#### Laboratory & X-Ray Services:

Other than Dental and including fee  
for interpretation and/or reading of . . . . . X-Ray - \$350  
X-ray when not Hospital Confined. . . . . Lab - \$350

#### Additional Services:

Physiotherapy or similar treatment:  
In-Hospital . . . . . Usual & Reasonable  
Out of Hospital . . . . . \$40/visit-Max 10 visits

Registered or Licensed Nurse (in or  
out of the hospital) . . . . . Usual & Reasonable  
Ambulance to initial treatment facility . . . . . Usual & Reasonable

#### Orthopedic Appliances:

In-Hospital . . . . . \$950  
Out of Hospital . . . . . \$500

Outpatient drugs & medication: Administered in  
Doctor's office or by prescription: . . . . . Usual & Reasonable

Eyeglasses, contact lenses and hearing aids;  
replacement of broken eyeglasses and/or frames,  
contact lenses, hearing aids, resulting from a  
covered Injury . . . . . Usual & Reasonable

#### Dental Services:

For treatment, repair or replacement of Injured  
natural teeth, includes initial braces when  
required for treatment of a covered Injury, as well as  
examinations, x-rays, restorative treatment,  
endodontics, oral surgery, and treatment for gingivitis  
resulting from trauma . . . . . \$400/tooth Usual &  
Reasonable for braces

### PRIMARY COVERAGE

Benefits are payable for covered medical expenses from the first dollar, no deductible, no coinsurance, paying in addition and without regard to payments by other insurance up to maximums stated herein. Benefits are payable for a maximum of 52 weeks.

### EXCLUSIONS AND LIMITATIONS

#### Exclusions apply to the Accident Medical Expense Benefit and the Accidental Death and Dismemberment Benefit.

The Policy does not cover any Loss incurred as a result of: (1) service or treatment rendered by a Physician, nurse, or any other person who is [a] employed or retained by the school; or [b] who is the Insured or a member of his/her Immediate Family; (2) charges which [a] the Insured would not have to pay if he/she did not have insurance; or [b] are in excess of Usual & Reasonable Expenses; (3) Intentionally self-inflicted Injury or suicide; Injury caused by war or any act of war; or Injury caused by taking part in a riot or civil disturbance; (4) Any Injury that is caused by: [a] flying in aircraft, except as a fare paying passenger; [b] parachuting; [c] travel in or upon a snowmobile or any two or three wheeled motorized vehicle or any off road motorized vehicle not requiring licensing as a motor vehicle; (5) any Injury for which the Insured is covered under Worker's Compensation or Employer's Liability Law; (6) that part of medical expenses payable by any automobile insurance policy without regard to fault (does not apply in any state that prohibits such limitation); (7) the Insured's part in committing or attempting to commit an unlawful act; (8) an Injury that is: [a] the result of the Insured being intoxicated; or [b] caused by use of any narcotic unless administered by or upon the advice of a Physician; (9) a sickness or disease; or Diagnostic Test or treatment, except infection which occurs directly from an accidental cut or wound; or ingestion of contaminated food; (10) Injuries sustained as a result of taking part in Senior High Interscholastic Football and/or Senior High Interscholastic Sports, including traveling to and from games and practice, unless specifically provided for in the school's master application; (11) expenses incurred in connection with plastic or cosmetic surgery or procedures unless required by an Injury which occurred while the Insured was covered; (12) any Injury resulting from participating in or practice for non-school sponsored skiing, ice hockey, or snow-mobiling; (13) eye-glasses, contact lenses, eye refractions or prescription therefore, except for the usual and reasonable charge for replacement of broken eyeglasses, broken frames or broken lenses resulting from a covered accident. Routine refraction and routine eye examinations are not covered under the policy.

**LIMITATIONS:** any Injury occurring, and expenses incurred therefrom, as a result of a covered accident which occurs while an Insured is engaged in an activity which is covered under the School's Compulsory Plan, will not be covered under a Voluntary Plan.

When Excess Insurance is provided and another Plan Providing Medical Expense Benefits to an Insured is an HMO, PPO, or similar arrangement for provision of benefits or services and the covered accident occurs within the geographic area of the HMO, PPO, or similar arrangement for provision of benefits or services and the Insured does not use the facilities of the HMO, PPO, or similar arrangement for provision of benefits or services, the medical benefits otherwise payable under the policy shall be reduced by 50%. This limitation shall not apply to emergency treatment required within 24 hours after an accident or when the covered accident occurs outside the geographic area served by the HMO, PPO, or similar arrangement of benefits or services.

This insurance does not apply to the extent that trade or economic sanctions or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.

**NOTE:** It is not the intent of the Company to unfairly reduce benefit for any Insured if the Insured is outside the Network Area of the HMO, PPO, or similar arrangement for benefits or services and no benefits are available. The reduction of benefits is only for those Insureds who can use their HMO, PPO, or similar arrangement for benefits or services and have not done so.

DO NOT SEND CASH

# Enrollment Form

Please Print

2011-2012 Pennsylvania

STUDENT'S LAST NAME		
STUDENT'S FIRST NAME		MIDDLE INITIAL
BIRTH DATE (MM/DD/YYYY)	GRADE	PHONE
HOME ADDRESS		APT#
CITY	ST	ZIP
SCHOOL SYSTEM/DISTRICT		
SCHOOL NAME		
<p>Any person who knowingly and with intent to defraud any insurance company or other person files an enrollment form for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent act, which is a crime and subjects such person to criminal and civil penalties.</p>		
SIGNATURE OF PARENT OR GUARDIAN		DATE
<p>My signature above certifies that I have read and understand the Student Accident Insurance Protection brochure and agree to accept the terms and conditions stated herein.</p>		

No obligation to purchase.

School Year Rate – 2011-2012 CHECK ✓ YOUR SELECTION	
Coverage Plans	Premiums
<b>BEST BUY!</b> 24-Hour	<input type="checkbox"/> \$88.00
School Time	<input type="checkbox"/> \$22.00
Dental Accident Insurance (with either of the above plans)	<input type="checkbox"/> \$8.50

Make checks payable to:  
**American Management Advisors, Inc.**

**How to Enroll**

1. Decide whether you want the School time, 24-Hour Accident Protection or Dental Plan.
2. Fill out the enrollment form and enclose the form along with a check or money order made payable to the Administrator shown for the correct amount.
3. Mail envelope to American Management Advisors – PO Box 366 – Langhorne, PA 19047. Your cancelled check or money order stub will be your receipt and confirmation of payment. (Please write the student's name and school name on your check.)