

INDIANA 2018/2019

Benefits and Premiums

All Maximum amounts are per Injury except as specifically stated.

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.

COVERAGE AND BENEFITS	LOW OPTION	HIGH OPTION
Maximum Benefit Amount Per Injury	\$25,000.00	\$25,000.00
Deductible	\$0.00	\$0.00
Hospital Room and Board and general nursing care limited to a maximum of (Hospital Confinement must begin within 120 days after the Accident)	\$300.00/day	\$600.00/day
Hospital Miscellaneous Expense limited to a maximum of	\$300.00	\$600.00
Hospital Emergency Care limited to a maximum of	\$100.00	\$200.00
Doctor's fees for surgery, in accordance with the Surgical Schedule using	\$70.00 per unit value	\$140.00 per unit value
Intensive Care	Reasonable and Customary	Reasonable and Customary
Anesthesia Services, limited to	25% of the Surgical Schedule allowance	25% of the Surgical Schedule allowance
Non-Surgical Doctors' Visits, including Physical Therapy up to Physical Therapy is limited to a maximum benefit of 5 visits.	\$25.00	\$50.00
Dental Treatment, per tooth (for Injury to Sound, Natural Teeth) limited to	\$100.00	\$200.00
Outpatient Imaging Procedures, including x-rays and interpretation, limited to a maximum amount of	\$100.00	\$200.00
Ambulance Expense, limited to a maximum of	\$350.00	\$700.00
Motor Vehicle Accident injuries, limited to	\$5,000.00	\$5,000.00
Loss of Life	\$1,000.00	\$1,000.00
Single Dismemberment – (Loss of One Hand, One Foot, Entire Sight of One Eye or Hearing One Ear)	\$2,500.00	\$2,500.00
Double Dismemberment – (Loss of both Hands, Both Feet, Entire Sight of Both Eyes, Hearing both Ears or Loss of Speech)	\$5,000.00	\$5,000.00
PREMIUMS (ONE-TIME ANNUAL PAYMENT)	LOW OPTION	HIGH OPTION
SCHOOL-TIME ACCIDENT COVERAGE		
Students — Grades Pre-K - 12	\$28.00	\$54.00
24-HOUR-A-DAY ACCIDENT COVERAGE		
Students — Grades Pre-K - 12	\$105.00	\$215.00
OPTIONAL FOOTBALL ONLY ACCIDENT COVERAGE		
Per Player — Grades 9 - 12	\$275.00	\$550.00
EXTENDED DENTAL		
Grades Pre-K - 12	\$5.00	\$5.00

- 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 expense.
- If you have other insurance, these plans can help offset the deductibles and coinsurance for those plans.
- If you have no other insurance, these plans 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	SCHOOL TIME	IMPORTANT PROTECTION FACTS
✓	✓	Becomes effective the date premium payment is received by Guarantee Trust Life Insurance Company (GTL) or its representative (but not prior to the opening day of school). Students participating in preschool practice or play for interscholastic sports sanctioned by the IHSAA will be covered as of the date of actual premium payment but only while engaged in actual practice 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.

Optional Football Only Accident Coverage begins on the date of premium receipt by GTL, 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.

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 Plan Administrator within 90 days.

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 optional coverage is required*

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

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. Optional coverage may be required for interscholastic sports. See **OPTIONS** for available optional sports coverage, if any.

Group Blanket Accident insurance products are issued on Form Series 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.

2018-2019 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 EXPENSE WHICH BEGINS WITHIN 30 DAYS OF THE ACCIDENT AND IS INCURRED WITHIN 52 WEEKS OF THE ACCIDENT

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BENEFITS ARE PAYABLE *UP TO* THE DOLLAR AMOUNTS SPECIFIED BELOW

BENEFITS PER INJURY		LOW OPTION	HIGH OPTION	BENEFITS PER INJURY		LOW OPTION	HIGH OPTION
HOSPITAL EXPENSE	Room and board and general nursing care, per day (Hospital Confinement must begin within 120 days after the Accident)	\$300	\$600	AMBULANCE EXPENSE	Limited to a maximum of	\$350	\$700
HOSPITAL MISCELLANEOUS EXPENSE	Limited to a maximum of	\$300	\$600	OUTPATIENT IMAGING PROCEDURES	Including x-rays and interpretation Limited to a maximum of	\$100	\$200
HOSPITAL EMERGENCY CARE	Limited to a maximum of	\$100	\$200	DENTAL TREATMENT	Treatment for Injury to Sound, Natural Teeth, per tooth	\$100	\$200
DOCTOR'S FEES FOR SURGERY	In accordance with the Surgical Schedule using:	\$70 Per Unit Value	\$140 Per Unit Value	MOTOR VEHICLE ACCIDENT INJURIES	Limited to a maximum of	\$5,000	\$5,000
INTENSIVE CARE		Reasonable & Customary		OTHER BENEFITS Caused by an Injury & occurring within 365 days of the covered Accident. Only one of these benefits, the largest, will be payable in addition to other benefits listed.	ACCIDENTAL DEATH	\$1,000	
ANESTHESIA SERVICES	Percent of the Surgical Schedule allowance	25%	25%		DISMEMBERMENT Single: Loss of one hand, one foot, entire sight of one eye or hearing in one ear.	\$2,500	
DOCTORS' VISITS Non-surgical Including Physical Therapy	Per visit Physical Therapy is limited to 5 visits	\$25	\$50		Double: Loss of both hands, both feet, sight of both eyes, hearing in both ears or loss of speech.	\$5,000	

EXTENDED DENTAL EXPENSE: Extended Dental Expense increases the maximum benefit for Injury to Sound Natural Teeth up to \$5,000 per tooth. (Can only be purchased in conjunction with School-Time, 24-Hour-A-Day or Optional Football Coverage 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 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, unless otherwise specified; or are not specifically listed as Covered Charges in the Policy.
- 2) Intentionally self-inflicted Injury.
- 3) Injury received while violating or attempting to violate any duly enacted law.
- 4) Injury by acts of war, whether declared or not.
- 5) Injury covered by Worker's Compensation or the Occupational Disease Law.
- 6) 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.
- 7) Re-injury or complications of an Injury which occurred prior to the Policy's Effective Date.
- 8) Hernia.
- 9) Injury sustained while voluntarily participating in a riot or civil commotion.
- 10) Suicide or attempted suicide.
- 11) Treatment of sickness or disease in any form, mental derangement or neurasthenia, blisters, insect bites, frostbite, heat exhaustion or sunstroke.
- 12) Injury sustained skiing.
- 13) Injury sustained while operating, riding in or upon, mounting or alighting from, any two, three or four-wheeled recreational motor/engine driven vehicle, snowmobile or all terrain vehicle (ATV).
- 14) Injury sustained while participating in or practicing for tackle football in grades 9 through 12, including travel, unless optional coverage has been purchased.
- 15) Dental treatment, except as specifically stated.
- 16) Eyeglasses or prescriptions therefore.
- 17) Loss resulting from private air travel.
- 18) Prescription drugs, crutches, braces, artificial limbs.

EXCESS PROVISION: All Covered Charges over \$100 will be considered for payment on an Excess basis if any Other Valid and Collectible Insurance or Plan covers the Insured person. GTL will pay the first \$100 in Covered Charges regardless of other insurance.

Underwritten by: **GUARANTEE TRUST LIFE INSURANCE COMPANY (GTL)**, 1275 Milwaukee Avenue, Glenview, Illinois 60025
Administered by: **FIRST AGENCY**, 5071 West H Avenue, Kalamazoo, Michigan 49009-8501 (269) 381-6630

