

# 2021-22 MARYLAND 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:*  
**RPS** ™ **RISK  
PLACEMENT  
SERVICES**  
BOLLINGER SPECIALTY GROUP

*Underwritten by:*  
**GTL** | **GUARANTEE  
TRUST  
LIFE**

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

# 2021-2022 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.
- 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 uninterrupted 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 uninterrupted to and from practice or competition when traveling as a group in a Designated Vehicle. Football Only Accident Coverage requires an additional premium.

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**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

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, including second opinions	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, including Breast cancer screening in accordance with the latest screening guidelines issued by the American Cancer Society	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
An objective second opinion given to the insured when required by a utilization review program	100% of R&C
Ambulance charges	100% of R&C
Urgent Care Center charges, does not include professional surgical charges	100% of R&C
Orthopedic Appliances, including prosthetic devices (artificial device to replace, in whole or in part, a leg, an arm, or an eye) components of prosthetic devices, and repairs to prosthetic devices, braces, rental of crutches, wheelchairs, shoes or inserts up to the Maximum Benefit amount per Injury	100% of R&C
Durable Medical Equipment	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
Hospice Care expense, limited to the maximum Benefit Amount per Injury	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	\$92.00
<b>24-HOUR-A-DAY ACCIDENT COVERAGE</b>	
Grades Pre-K - 12 includes all activities and interscholastic sports, except football	\$159.00
<b>OPTIONAL FOOTBALL ONLY ACCIDENT COVERAGE</b> Grades 6 -12	\$230.00

# 2021-2022 STUDENT ACCIDENT INSURANCE PLANS

## EXCLUSIONS

THE POLICY DOES NOT PROVIDE BENEFITS FOR: 1) Treatment, services, or supplies which: are not Medically Necessary; or are not prescribed by a Doctor as necessary to treat an Injury; or are determined to be Experimental/ Investigational in nature; or are received without charge or legal obligation to pay (does not apply to Medicaid); or 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 this 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, such as stroke, heart attack, and brain circulatory malfunctions. 8) Repetitive Motion Injuries, strains, hernia, tendinitis, bursitis, spondylolysis, osteochondritis dissecans. 9) Re-injury or complications of an Injury which occurred prior to the Policy's Effective Date until the end of the 12-month period following the Insured's effective date of coverage under the Policy. 10) Dental treatment, except as specifically stated. 11) Injury sustained scuba diving. 12) Injury sustained while participating in or practicing for Interscholastic tackle football, including travel, unless optional coverage has been purchased. 13) 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 (only applicable to Death and Dismemberment benefit). 14) Injury sustained flying in an ultra-light, hang gliding, parachuting or bungee-cord jumping (only applicable to Death and Dismemberment benefit). 15) A loss to which the contributing cause was the insured's commission of or attempt to commit a felony (only applicable to Death and Dismemberment benefit). 16) Loss sustained or contracted in the consequence of the insured being intoxicated or under the influence of any narcotic (only applicable to Death and Dismemberment benefit). 17) Cosmetic or plastic surgery, except for reconstructive surgery on an injured part of the body. 18) Treatment of illness, disease or infections, except infections which result from an accidental Injury or infections which result from accidental, involuntary or unintentional ingestion of a contaminated substance. 19) Charges for treatments, services or supplies which exceed reasonable and customary charges. 20) Losses directly or indirectly arising out of any chemical or biological release and/or contamination which results from Terrorist Activity. 21) Any loss as the result of Terrorist Activity and/or non-detonating weapons of mass destruction. 22) 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.**



## Maryland: 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 or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

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 ☐ \$92.00

☐ \$159.00

**FOOTBALL ONLY PLAN**

**Grades 6 - 12**

☐ \$230.00

**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.