

Parents Information Regarding NISD 2009 - 2010 Voluntary Sports/Football Coverage and Enrollment Application

The Northside Independent School District (NISD) does NOT assume financial responsibility for injuries sustained in any school sponsored activity, athletic event or practice. A parent or guardian does however have the option to purchase ACCIDENT-ONLY insurance under a voluntary enrollment program approved by NISD. This ACCIDENT-ONLY coverage is underwritten by Sentry Life Insurance Company, Stevens Point, Wisconsin. A summary of the benefits and exclusions under the three voluntary plans offered are contained in the accompanying brochure. Coverage is available on or after August 1, 2009. The voluntary enrollment plans exclude interscholastic tackle football for students in grades 9-12.

By enrolling my child and applying for coverage below, I understand that all University Interscholastic League (U.I.L) athletes in grades 7-12 (excluding athletes in grades 9-12 playing interscholastic tackle football) can be covered if the parent/guardian pays the appropriate premium under the "Optional School Time Accident Coverage" or "Optional 24-Hour Accident Coverage".

I understand that a student participating in "Interscholastic Tackle Football" with grades 9-12 will be covered only after purchasing one of the three voluntary student plans and when the football premium has been paid by NISD and received by Texas School Insurance. If Plan 4 (TX1) or Plan 4 (TX2) is purchased by the parent, NISD will pay the football premium for the same plan chosen. Plan 4 (TX 80%) is not available to NISD for football coverage. If Plan 4 (TX 80%) is purchased by the parent, NISD will only pay the football premium for Plan 4 (TX1) and football will be covered under Plan 4 (TX1).

Football coverage paid by NISD is ONLY for Football and does not extend beyond football practices, football games and travel to and from said practices and games in school sponsored, supervised vehicles. Football coverage expires at the end of FOOTBALL SEASON as mandated by U.I.L. regulations.

To apply for coverage, please enroll on-line with a credit card at www.k12specialmarkets.com or complete the form and mail it, along with your check or money order, to the address shown below.

I acknowledge that I have been given the opportunity to review the enrollment application, benefits and exclusions of the athletic accident insurance coverage available. I understand that it is my responsibility to submit the enrollment application and payment directly to TEXAS SCHOOL INSURANCE as indicated below, and insurance coverage is not in effect until received in the office of TEXAS SCHOOL INSURANCE.

| | | | |
|--|----------------------------|--------------------------------|-----------------------|
| Student's Last Name _____ | Student's First Name _____ | Student's Middle Initial _____ | Grade _____ |
| Address _____ | | City _____ | State _____ Zip _____ |
| Telephone Number _____ | | Birthdate _____ | |
| School System Northside Independent School District | | Name of School _____ | |

Check your selection:

- | | | |
|---|---|---|
| Plan 4 (TX 80%) <input type="checkbox"/> Optional School-Time \$67.00 | <input type="checkbox"/> Optional 24-Hour Accident \$293.00 | <input type="checkbox"/> 24-Hour Dental \$10.00 |
| Plan 4 (TX1) <input type="checkbox"/> Optional School-Time \$36.00 | <input type="checkbox"/> Optional 24-Hour Accident \$167.00 | <input type="checkbox"/> 24-Hour Dental \$10.00 |
| Plan 4 (TX2) <input type="checkbox"/> Optional School-Time \$18.00 | <input type="checkbox"/> Optional 24-Hour Accident \$ 84.00 | <input type="checkbox"/> 24-Hour Dental \$10.00 |

Please check here if your child will be participating in grades 9-12 interscholastic tackle football. I understand that in order for there to be football coverage, premium must be paid by NISD and only Plan 4 (TX1) or Plan 4 (TX2) coverage benefits will be available for football.

Please make check payable to Sentry Life Insurance Company

Total Enclosed: _____

Signature of Parent or Guardian _____ Date _____

Please Return Entire Enrollment Application To:
Texas School Insurance
P.O. Box 781227
San Antonio, TX 78278

2009 – 2010 EXCESS STUDENT ACCIDENT INSURANCE COVERAGE*

OPTIONAL SCHOOL TIME ACCIDENT COVERAGE - Insurance coverage is provided for covered Injuries incurred during the hours and days when school is in session and while attending or participating in school sponsored and supervised activities on or off school premises. Includes participation in: Interscholastic Sports, excluding interscholastic tackle football when playing students in grades 9-12; Summer Recreation Activities sponsored by the school; One-Day School Field Trips (no Overnight) and School Sponsored Religious Activities. Coverage is provided for traveling to, during or after such activities as a member of a group in transportation furnished or arranged by the Policyholder and traveling directly to or from their home premises and the school or the site of a covered activity.

Annual Premium: **Plan 4 (TX 80%) - \$67.00** **Plan 4 (TX1) - \$36.00** **Plan 4 (TX2) - \$18.00**

OPTIONAL 24-HOUR ACCIDENT COVERAGE - Insurance coverage is provided around the clock, 24-Hours per day. Provides coverage during the weekends and vacation periods including the entire summer. Students are protected while at Home or away, any place, any time, anywhere. Coverage is provided for participation in Interscholastic Sports, excluding interscholastic tackle football when playing students in grades 9-12.

Annual Premium: **Plan 4 (TX 80%) - \$293.00** **Plan 4 (TX1) - \$167.00** **Plan 4 (TX2) - \$84.00**

OPTIONAL 24-HOUR DENTAL COVERAGE (Can be purchased separately or with other coverage) – Insurance coverage is in effect 24-Hours a day. Injury must be treated within 90 days after the Accident occurs. Benefits are payable within 12 months after the date of Injury. The maximum eligible expenses payable per covered Injury is \$25,000. In addition, when the dentist certifies that treatment must be deferred until after the Benefit Period, deferred benefits will be paid to a maximum of \$1,000. The Student must be treated by a legally qualified dentist who is not a member of the student's Immediate Family for Injury to teeth. Coverage is limited to treatment of sound, natural teeth.

Annual Premium: **\$7.00**

COVERAGE PERIOD – Coverage under the Optional School-Time Accident Coverage and the Optional 24-Hour Accident Coverage begins on the date of premium receipt but not before the start of the school year activities. Optional School-Time Accident Coverage ends at the close of the regular nine-month school term, except while the student is attending activities exclusively sponsored and solely supervised by the School during the summer. Optional 24-Hour Accident and Dental Coverage ends when school reopens for the following school year. Coverage is available under the plan throughout the school year at the premiums quoted **(no pro rata premiums available)**

*Coverage under this Policy form is not available in New York.

SCHEDULE OF BENEFITS

Coverage for Injuries due to Accident only

| Maximum Benefit: | Plan 4 (TX 80%) | Plan 4 (TX 1) | Plan 4 (TX2) |
|---|---|-------------------------------|-----------------------------|
| School-Time Option | \$25,000 | \$25,000 | \$25,000 |
| 24-Hour Option | \$25,000 | \$25,000 | \$25,000 |
| Injuries Involving Motor Vehicles | \$10,000 | \$10,000 | \$10,000 |
| Death Benefit/Double & Single Dismemberment | \$10,000 | \$10,000 | \$10,000 |
| Loss Period | Treatment must begin within 90 days from the date of Injury | | |
| Benefit Period | 1 Year | 1 Year | 1 Year |
| Coverage | Full Excess | Full Excess | Full Excess |
| Hospital/Facility Services - Inpatient | | | |
| Hospital Room and Board (Semi-Private Room Rate) | 80% RE* | \$350 Maximum** | \$250 Maximum** |
| Hospital Intensive Care | 80% RE* | \$700**/5 days Maximum | \$500**/5 days Maximum |
| Inpatient Hospital Miscellaneous | 80% RE* | \$400** Maximum** | \$200** Maximum |
| Hospital/Facility Services - Outpatient | | | |
| Outpatient Hospital Miscellaneous (Except physician services and x-rays paid as below) | 80% RE* | \$200 Maximum | \$100 Maximum |
| Free-standing Ambulatory Surgical Facility | 80% RE* | \$500 Maximum | \$250 Maximum |
| Hospital Emergency Room Physician | 80% RE* | \$200 Maximum | \$100 Maximum |
| Physician's Services | | | |
| Surgical | 80% RE* | 80% RE*/\$2,000 Maximum | 80% RE*/\$1,000 Maximum |
| Assistant Surgeon | 80% RE* | 25% of Surgical Benefits | 25% of Surgical Benefits |
| Anesthesiologist | 80% RE* | 25% of Surgical Benefits | 25% of Surgical Benefits |
| Physician's Non-surgical Treatment (Except as below) | 80% RE* | \$35/Visit | \$25/Visit |
| Physician's Outpatient Treatment in connection with Physical Therapy and/or Spinal Manipulation | 80% RE* | \$35/Visit / 5 Visits Maximum | 25/Visit / 5 Visits Maximum |
| Other Services | | | |
| Registered Nurses' Services | 80% RE* | 100% RE* | 100% RE* |
| Prescriptions - outpatient | 80% RE* | \$200 Maximum | \$100 Maximum |
| Laboratory Tests – outpatient | 80% RE* | \$100 Maximum | \$50 Maximum |
| X-rays, includes interpretation - outpatient | 80% RE* | \$200 Maximum | \$100 Maximum |
| Diagnostic Imaging (MRI, CAT Scan, etc) includes interpretation – outpatient | 80% RE* | \$400 Maximum | \$200 Maximum |
| Ground Ambulance | 80% RE* | \$1,000 Maximum | \$500 Maximum |
| Durable Medical Equipment (includes Orthopedic Braces & Appliances) | 80% RE* | \$400 Maximum | \$200 Maximum |
| Replacement of eyeglasses, hearing aids, contact lenses, if medical treatment is also received for the covered injury. | 80% RE* | \$300 Maximum | \$150 Maximum |
| Dental Treatment to sound, natural teeth due to covered injury | 80% RE* | \$200/Tooth | \$100/Tooth |

*RE means Reasonable Expense **Per Day
 140-50 (TX-NS)

EXCESS COVERAGE PROVISION Benefits will be paid only for such expense that is not recoverable from any Other Plan. We will determine the Amount of benefits provided by Other Plans without reference to any Coordination of Benefits, non-duplication of benefits, or similar provisions. The Amount from Other Plans includes any amount, to which the Insured is entitled, whether or not a claim is made for the benefits. The Student Accident plan is secondary to all other policies. This provision will not apply if the total Reasonable Expenses incurred for Hospital and Professional Services are less than the amount stated in the Schedule of Benefits under Excess Coverage Applicability.

MEDICAL BENEFITS When a covered Injury to a student results in treatment by a legally qualified Physician or surgeon (other than a member of the immediate family or person retained by the school) or is Hospital confined, and treatment begins within 60 days from the date of Injury, the Company will pay benefit as shown in the Schedule of Benefits, subject to the full Excess Coverage Provision above. Only eligible medical expenses incurred by the Insured within 52 weeks from the date of the Accident are covered. Benefits for any one Accident shall not exceed in the aggregate the maximum stated in the Medical Benefit plan purchased. Expenses incurred after one year from the date of Injury are not covered, even though the service is a continuing one, or one that is necessarily delayed beyond one year from the date of Injury.

ACCIDENTAL DEATH, DISMEMBERMENT AND LOSS OF SIGHT When a covered Injury results in any of the Losses to the student, We will pay the benefit stated in the schedule for that Loss. The Loss must be sustained within 365 days from date of Injury. The following benefits (the largest applicable amount) are paid in addition to the medical benefit:

Loss of Life: \$10,000;

Loss of one hand, one foot, or sight in one eye: \$10,000;

Loss of both hands, both feet, or sight in both eyes: \$10,000.

Loss of hand or foot means the actual and complete severance through or above the wrist or ankle. Loss of sight means irrecoverable loss of sight. These Losses will be considered total and irrecoverable if such loss cannot be restored or corrected by medical or surgical treatment. If the Insured suffers more than one of the above covered losses as a result of the same Accident the total amount We will pay is the Maximum Benefit.

DEFINITIONS **Injury** means bodily injury caused by an Accident. The Injury must occur while the Policy is in force and while the Insured is covered under the Policy. The Injury must be sustained as stated on the face page of the Policy, except where specifically stated otherwise in the Policy. **Accident** means a sudden, unexpected and unforeseen, identifiable event producing at the time objective symptoms of an Injury. The Accident must occur while the Insured is covered under the Policy. **Reasonable Expense** means the usual, reasonable and customary fee or charge for the services rendered and the supplies furnished in the area where and at the time such services are rendered or supplies furnished, as determined by Us. Such services and supplies must be recommended and approved by a Physician.

EXCLUSIONS No Benefits are payable for Hospital and Professional Services for the following:

1. Injuries which are not caused by an Accident; 2. Treatment for hernia, regardless of cause, Osgood Schlatter's disease, or osteochondritis; 3. Injury sustained as a result of operating, riding in or upon, or alighting from a two-, three-, or four-wheeled recreational motor vehicle or snowmobile; 4. Re-Injury or complications of a condition for which medical advice or treatment was recommended by a Physician or received from a Physician within a 6 month period preceding the Policy Effective Date; 5. Injury sustained as a result of practice or play in interscholastic tackle football and/or sports, unless the premium required under the Football and/or Sports Coverage provision has been paid; 6. Any expense for which benefits are payable under a Catastrophic Accident Insurance Program of the State Interscholastic Activities Association; 7. Treatment performed by a member of the Insured's Immediate Family or by a person retained by the School; 8. Injury caused by war or acts of war; suicide or intentionally self-inflicted Injury, while sane or insane; violating or attempting to violate the law; the taking part in any illegal occupation; fighting or brawling except in self defense; being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs; or being under the influence of any drugs or narcotic unless administered by or on the advise of a Physician; 9. Medical expenses for which the Insured is entitled to benefits under any (a) Workers' Compensation act; or (b) mandatory no-fault automobile insurance contract; or similar legislation; 10. Expense incurred for treatment of temporomandibular joint dysfunction and associated myofacial pain.

RETAIN THIS DESCRIPTION FOR YOUR RECORDS

This is not a Policy, rather a brief description of the benefits provided under the master policy issued to the school. Please refer to the master policy for further details. If there is any conflict between this brochure and the Policy, the Policy will prevail.

IMPORTANT NOTICE – This Policy does not provide coverage for Sickness. This brochure has been designed to illustrate the highlights of this insurance. All information in this brochure is subject to the provisions of Policy Form 180-1369, underwritten by Sentry Life Insurance Company.

HOW TO FILE A CLAIM

1) Obtain claim form from your school office or the marketing agent and answer all questions in detail (including all signatures on the front and back of the form). A claim form needs to be completed for each accident. 2) If you have other insurance, submit your claim to your other insurer. When you receive the **EXPLANATION OF BENEFITS NOTICE FROM YOUR PRIMARY CARRIER**, send it to us along with the corresponding **ITEMIZED BILLS** with diagnosis along with this fully completed claim form. **KEEP COPIES OF ALL CLAIM FORMS, BILLS AND CORRESPONDENCE FOR YOUR OWN RECORDS UNTIL YOUR CLAIM HAS BEEN PROCESSED.** 3) If you already paid the bill, include a paid receipt or a copy of your cancelled check. Otherwise payment will be made to the providers of service (Hospital, Physician or Others), unless a paid receipt statement accompanies the bill at the time the claim is submitted. 4) Mail all correspondence to Sentry Life Insurance Company, Policy Benefits, P.O. Box 8025, Stevens Point, WI 54481. The claim form must be sent within 90 days of the date you first received medical care. Any bills not filed with the claim form should be sent, within 90 days of the date you received medical care, to the Company identified with student's name, school district and date of Accident. 5) If you change your address, please notify Sentry Life Insurance Company by calling 1-800-426-7234 so that there is no delay in processing any claims. Please contact Sentry Life Insurance Company by calling 1-800-426-7234 if you would like to check the status of your claim or if you have any questions on how your claim was processed or the benefit paid.

UNDERWRITTEN BY:



1800 North Point Drive, Stevens Point, WI 54481

MARKETING AGENT:

Texas School Insurance

P.O. Box 781227

San Antonio, TX 78278

(210) 492-7732