WASHINGTON TOWNSHIP PUBLIC SCHOOLS OFFICE OF THE SCHOOL BUSINESS ADMINISTRATOR/BOARD SECRETARY 206 EAST HOLLY AVENUE SEWELL, NJ 08080 (856) 589-6644, Ext. 6502

PLEASE READ THIS LETTER AND KEEP IT FOR A REFERENCE FOR THE 2019-2020 SCHOOL YEAR STUDENT ACCIDENT INSURANCE

September 5, 2019

Dear Parents:

The Washington Township Board of Education has purchased a school time accident coverage policy for <u>all</u> <u>students</u> for the 2019-2020 school year. This includes all interscholastic sports and intramural sports participants. Coverage will be administered by BMI Benefits, LLC.

This plan protects students while at school on the days and during the hours when school is in regular session. Protection is also provided when students are traveling directly to and from their homes and school for regular school sessions for such travel time as is required and while students are at school-sponsored activities and participating in or attending an activity exclusively organized, sponsored and supervised by the school district. This shall include travel directly and uninterruptedly to or from such an activity.

This coverage has been purchased on a <u>full-excess basis</u>. This means that you must first claim benefits under any other medical expense coverage that you have. This would include Blue Cross and Blue Shield, HMO, any private accident and health policies or group policies through your employer, etc. (If parents have HMO or similar facilities, they must adhere to the regulations of the HMO, as to the use of participating physicians.) If there is any balance due after payment has been made by your other carrier, you would then submit all receipts of payments made by the other carrier and all the medical bills incurred on the claim for consideration of payment of the balance due in accordance with the attached policy schedule. (All claims are subject to review by the insurance company; therefore, please become familiar with the limits of coverage prior to incurring services beyond emergency care.)

NOTE: If your child is injured, please fill out the student claim form available from the school nurse, and mail it to BMI Benefits, LLC, P.O. Box 511, Matawan, NJ 07747 within 90 days of the date of injury. Do not wait for your insurance carrier to pay before filing a claim form! (Medical treatment must commence within 90 days from the date of injury.)

For questions concerning this policy and its exclusions or to inquire about purchasing personal, 24-hour student accident insurance, please contact BMI Benefits, LLC at (800) 445-3126 or www.bobmccloskey.com.

Sincerely,

Janine M. Wechter, CPA

School Business Administrator/Board Secretary

Janen Mechter

JMW/ae



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MEMORANDUM

TO: Members of the -BMI Benefits Student Accident Program

FROM: Bonnie Ridolfino

DATE: June 21, 2019

RE: 7/1/19 to 20 Fund Year Student Accident Program – 24 Hour Voluntary Wrap

Round-the-Clock Coverage Online Procedure

Thank you again for your continued participation in the program.

BMI Benefits / Catlin Insurance Company would like all parents selecting the 24 Hour Voluntary Wrap Round-the-Clock Coverage to go to their website to complete the application for the child's coverage.

Instructions to the parents are:

- Visit www.bobmccloskey.com
- Go to the K-12 Student Accident Insurance-Voluntary Enrollment Form in the top right hand corner
- Choose "NJ" from dropdown menu at the bottom of the page
- Choose "School Name" from dropdown menu
- Click view NJ Brochure to view the Policy
- Click on "Print out and mail in the form with your check" to enroll manually
- Click on "Fill out the form online and pay with PayPal" to enroll electronically
- If you enroll electronically online you will have the ability to print out the ID card from the site

As always, if you have any questions, please do not hesitate to call or email your Student Accident Claims Coordinator Fran Eddis at 856-890-7134 or contact via email at feddis@hig.net

Welcome and thank you again for your participation.