

**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 2021-2022 SCHOOL YEAR  
STUDENT ACCIDENT INSURANCE

September 1, 2021

Dear Parents:

The Washington Township Board of Education has purchased a school time accident coverage policy for all students for the 2021-2022 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 full-excess basis. 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](http://www.bobmccloskey.com).

Sincerely,



Janine M. Wechter, CPA  
School Business Administrator/Board Secretary

JMW/ae