

All Interscholastic Sports and Tackle Football

(Includes Limited Mandatory Coverages)

Optional Schooltime 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 high school interscholastic tackle football; 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 residence and the school or the site of a covered activity.

Optional 24-Hour Accident Coverage

Insurance coverage is provided for covered injuries 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 Senior High Interscholastic Sports, excluding interscholastic tackle football.

Optional Football Coverage

Covers Accidents occurring while participating in high school interscholastic tackle football practice or competition. Travel is covered when going directly and uninterruptedly to or from such practice or competition as part of a group, in transportation furnished or arranged by the Policyholder. Refer to benefits and limitations described inside the brochure. Optional Football Coverage begins on the date of premium receipt and ends on the last day of practice or competition. Ninth Graders who play with 9th graders ONLY are not charged extra for football coverage. Their Optional School-Time Accident Coverage or Optional 24-Hour Accident Coverage will apply if purchased.

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 60 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.

Coverage Period:

Coverage under the 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. School-Time 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).

See Attached Schedule for Benefits and Rates.

Included Limited Mandatory Coverages

Field Trip Coverage

This coverage applies to students of the School who are participating in one-day field trips. The field trips must be sponsored and directly supervised by the School. The maximum amount payable per covered Injury is \$5,000. Benefits are subject to the Coverage and Limitations stated in the Schedule of Benefits, the Exclusions stated below and the other provisions of the Policy.

There is no additional premium charged for this coverage. However, coverage for overnight field trips and field trips of more than one day require the payment of additional premium.

Religious Education Coverage

This coverage applies to students of the School while attending religious education classes on any weekday and on Sunday. It also applies while the student is traveling directly and without interruption to and from his or her residence or School and the religious education class. It does not apply to any social or sports activities. The maximum amount payable per covered Injury is \$5,000. Benefits are subject to the Coverage and Limitations stated in the Schedule of Benefits, the Exclusions stated below and the other provisions of the Policy.

There is no additional premium charged for this coverage.

Excess Coverage

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.

Hospital and Professional Services Benefit

We will pay Reasonable Expenses incurred for a covered Injury. The Injury must be treated within the number of days stated in the Schedule of Benefits. Services must be given: (1) by a Physician; (2) for Necessary Treatment; and (3) within the time limit stated in the Schedule of Benefits. Benefits are paid to the maximum stated in the Schedule of Benefits for any one Injury for Reasonable Expenses which are in excess of the Deductible and any Copayment. Benefits are subject to the Coverage and Limitations stated in the Schedule of Benefits, the Exclusions stated below and the other provisions of the Policy.

Additional Coverages – Premium Paid by School

Overnight Field Trip Coverage

This coverage applies to all students participating in Overnight Field Trips, which are sponsored and supervised by the school. Travel is also covered when going directly and uninterruptedly to and from such activity.

See Attached Schedule for Benefits and Rates.

Sentry Life Insurance Company

| Maximum Benefit | GOLD | SILVER | BRONZE |
|--|---|--|--|
| School-Time Option | \$100,000 | \$75,000 | \$50,000 |
| 24-Hour Option | \$100,000 | \$75,000 | \$50,000 |
| Football | \$100,000 | \$75,000 | \$50,000 |
| Deductible | \$0 | \$0 | \$0 |
| Injuries Involving Motor Vehicles | \$10,000 | \$10,000 | \$10,000 |
| Death Benefit | \$10,000 | \$10,000 | \$10,000 |
| Single Dismemberment Benefit | \$5,000 | \$5,000 | \$5,000 |
| Double Dismemberment Benefit | \$10,000 | \$10,000 | \$10,000 |
| Loss Period | Treatment must begin within 60 days of the Injury | | |
| Benefit Period | One Year | One Year | One Year |
| Coverage | Full Exces | Full Exces | Full Exces |
| Hospital/Facility Services | | | |
| Inpatient | | | |
| Hospital Room and Board (Semi Private Room) | 100% U&C | 100% U&C | 80% U&C \$200 Max Per Day |
| Hospital Intensive Care | 100% U&C | 100% U&C | 80% U&C \$200 Max Per Day |
| Inpatient Hospital Miscellaneous | \$1,000 1st day/\$500 ea thereafter/\$10,000 Max. | \$750 1st day/\$375 ea thereafter/\$7,500 Max. | \$500 1st day/\$250 ea thereafter/\$5,000 Max. |
| Outpatient | | | |
| Free-standing Ambulatory Surgical Facility | \$2,000 Maximum | 80% to \$1,000 Max | \$500 Maximum |
| Outpatient Hospital Miscellaneous-(except physician services and x-rays paid as below) | \$750 Maximum | 80% to \$500 Max. | \$250 Maximum |
| Emergency Room Physician | \$75 | \$50 | \$25 |
| Hospital Emergency Room | \$500 Maximum | 80% to \$350 | 80% to \$150 |
| Physician's Services | | | |
| Surgical | 80% U&C/\$3,000 Max | 80% U&C/\$2,000 Max | 80% U&C/\$1,000 Max |
| Assistant Surgeon | 25% of Surg. Benefits | 25% of Surg. Benefits | 25% of Surg. Benefits |
| Anesthesiologist | 25% of Surg. Benefits | 25% of Surg. Benefits | 25% of Surg. Benefits |
| Physician's Outpatient Treatment in connection with Physical Therapy and/or Spinal Manipulation | \$75/visit/5 visits Max. | \$40/visit/5 visits Max. | \$25/visit/5 visits Max. |
| Physician's Non-surgical Treatment (Except as above) | \$60/Visit | \$40/visit/\$500 Max. | \$25/visit |
| Other Services | | | |
| Registered Nurses' Services | 100% U&C | 100% U&C | 80% U&C |
| Prescriptions - outpatient | 100% U&C | 100% U&C | 80% U&C |
| Laboratory Tests Outpatient | Covered Outpat. HM | Covered Outpat. HM | Covered Outpat. HM |
| X-rays, includes interpretation - outpatient | \$300 Maximum | \$250 Maximum | \$200 Maximum |
| Diagnostic Imaging (MRI, CAT Scan, etc) includes interpretation - outpatient | \$1,000 Maximum | \$750 Maximum | \$300 Maximum |
| Ground Ambulance | \$500 Maximum | \$400 Maximum | \$200 Maximum |
| Air Ambulance | \$1,500 Maximum | \$1,000 Maximum | \$400 Maximum |
| Durable Medical Equipment (includes Orthopedic Braces & Appliances) | \$500 Maximum | \$300 Maximum | \$150 Maximum |
| Dental Treatment to sound, natural teeth due to covered injury. | \$600/tooth | \$400/tooth | \$200/tooth |
| Replacement of eyeglasses, hearing aids, contact lenses, if medical treatment is also received for the covered injury. | \$700 Maximum | \$500 Maximum | \$150 Maximum |
| Optional Schooldtime Coverage | \$31.00 | \$20.00 | \$10.00 |
| Optional 24 Hour Accident Coverage | \$125.00 | \$81.00 | \$41.00 |
| Optional Football Coverage | \$163.00 | \$106.00 | \$53.00 |
| Optional 24 Hour Dental Coverage | | \$7.00 | |

NOTE: Once coverage is accepted, a Master Policy will be issued to your school and will be kept on file for review. If there is any conflict between this Schedule of Benefits and the Policy, the Policy will prevail.

Accidents aren't supposed to happen...

but they do.

Our Student Accident product protect millions of kids in thousands of schools throughout the nation.

Accidentes no suelen suceder...

pero a veces suceden.

Nuestro producto de accidentes para estudiantes protege a millones de niños de escuelas en todo el país.



Enroll Online
Regístrese por Internet

www.k12specialmarkets.com

K-12 Accident plans that are available through your school:

- School time Accident Only
- 24-Hour Accident Only
- Interscholastic Sports

Seguro Escolar de Accidentes para Estudiantes (K-12) disponible a travez de su escuela:

- Accidentes en la escuela
- Accidentes las 24 horas al día
- Deportes Interescolares

Underwritten by Special Markets Insurance Consultants, Inc. For further details of the coverage including costs, benefits, exclusions and any reductions or limitations, and the terms under which the policy may be continued in force, please refer to www.k12specialmarkets.com. Student is able to purchase the coverage only if his/her school district is a policyholder with the insurance company.

Endorsado por Special Markets Insurance Consultants, Inc. Para mas detalles de la cobertura incluyendo costos, beneficio, excepciones, reducciones ó limitaciones y las términos bajo los que la póliza puede continuar en vigor, por favor consultar en www.k12specialmarkets.com. El estudiante puede comprar la cobertura solamente si su distrito escolar está asegurado con la compañía de seguros.

For questions, call 800-727-7642

Para preguntas, llame al 800-727-7642

SMIC | Special Markets Insurance Consultants
Insurance for Students, Sports & Leisure Activities

How to Enroll

Enrolling is easy and should only take a few minutes.

Go to www.k12specialmarkets.com and click the "Enroll Now" button.

Cómo Matricularse

Matricularse por internet es fácil y lleva sólo unos minutos.

Vaya a www.k12specialmarkets.com y haga clic en "Enroll Now".

1. Click on Coverage Details at top
2. Select State and click "Look Up"
3. Click on School or District
4. Click on link to display plan details



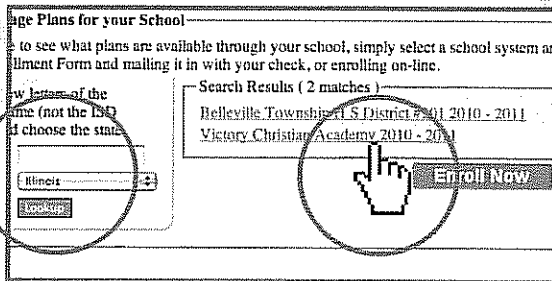
1. Haga clic en "Coverage Details" en la parte superior
2. Seleccione su estado y haga clic en "Look Up"
3. Haga clic en su escuela o distrito escolar
4. Haga clic en el nombre para mostrar detalles del plan

Parents can either print and complete the enrollment application to mail with check or money order

OR

You can enroll online:

1. Enroll online by clicking "Enroll Now"
2. Select State and click "Look Up"
3. Choose your school or district
4. Select school location name (if applicable)
5. Check the plan options
6. Complete online application (more than one child can be enrolled on same application)
7. Pay by credit/debit
8. Print ID card



Parents pueden imprimir y completar la aplicación para mandarla por correo o por orden de pago.

O TAMBIEN:

Pueden inscribirse via web:

1. Inscribase via web haciendo clic en "enroll now"
2. Seleccione su estado y haga clic en "look up"
3. Eliga su escuela o distrito
4. Seleccione el nombre de su escuela (si es posible)
5. Verifique las opciones del plan
6. Complete la aplicación via web (dos o mas niños pueden ser inscriptos en la misma aplicación)
7. Pague con tarjeta de debito o credito
8. Imprima su tarjeta de identificación

