



Bollinger Specialty Group

BOLLINGER, INC., A SUBSIDIARY OF
ARTHUR J. GALLAGHER & CO.

Student & Athletic Insurance Plans Pennsylvania

\$5,000,000

10 Year Benefit Options

Plan Highlights:

- We currently provide Student Accident insurance to over 720 public school districts, 150 private and charter schools, 575 individual parochial schools and 440 nursery schools and day care centers nationwide.
- Experience protecting over 35 million students since 1946.
- All servicing and administrative functions performed by our Short Hills, NJ office. You only have one place to go to have all of your questions answered.
- Customized plan designs available to suit your specific needs.

Innovators in the Student Insurance Market for Over 65 Years



Schools selecting a compulsory enrollment plan will be provided with a supply of flyers describing optional supplementary plans of 24-Hour Accident Insurance at \$88.00, \$10,000 Student Life Insurance at \$30.00, and 24-Hour Student Dental Accident Insurance at \$20.00.

Compulsory Enrollment Student Accident Insurance Plans

Basic Plans

For those schools wishing to provide school time coverage for all students, we offer a wide variety of plan options. The school must pay for the cost of this coverage.

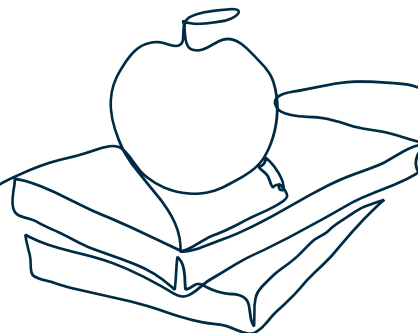
Maximum medical expense benefits of \$10,000 up to \$5,000,000 are available. The coverage and benefits are essentially the same as described on page 4 and 5 for student injuries or as described on page 3 for interscholastic athletic injuries.

Compulsory enrollment plans are written with or without deductibles and on a Primary or \$100 Excess basis as follows:

Primary Plan: This plan provides medical expense benefits on a PRIMARY basis, i.e., payment is made without regard to the existence of Other Insurance Plans.

\$100 Excess Plan: Under this plan, the first \$100 of covered charges are paid without regard to any other applicable coverage that may be in effect. After the first \$100 in covered charges are paid, benefits are then paid on an Excess Basis (i.e., coverage is provided only for those covered medical expenses that are not covered by Other Insurance Plans).

Your Bollinger representative will be pleased to provide you with a specific cost quotation based upon the plan provisions that best suit your needs and your budget. We are sure you'll find our rates to be competitive and our service second to none.



Interscholastic Football and Sports Plan

Coverage

All interscholastic football and all other interscholastic sports activities, for both boys and girls, can be covered under this plan. Coverage includes all games, scrimmages, and practices as well as sponsored and supervised weight training, off season conditioning and group travel activities. Coverage commences on the first day of practice for each sport and continues through playoff, tournament, or post-season championship contests. Full coverage, 24 hours per day, is provided for school sponsored football camps (or other camps) held away from school premises.

Benefits

Benefits are provided for accidental injuries for which medical treatment by a physician, surgeon, dentist, or registered nurse, hospital services, ambulance services, or X-rays are rendered. The initial treatment must be rendered within 90 days of the date of accident, and benefits are limited to treatment rendered within 10 years of the date of accident. Coverage is underwritten by Monumental Life Insurance Company which is rated A+ (2nd of 16 ratings categories) for financial strength by A.M. Best Company as of December 12, 2013.

Maximum Benefit: The maximum benefit payable for medical expenses as a result of any one accident is \$1,000,000 payable over a 5 year benefit period. As an option you may select a \$5,000,000 maximum benefit payable over a 10 year benefit period. See your sales representative for a cost quotation.

Surgery & Anesthesia: Up to the Usual and Customary Charge is allowed.

Second Opinion: Full coverage is provided for consultations and second opinions in cases in which surgery is contemplated.

Physician's Visits: Non-surgical doctor visits, including office visits, will be paid up to the Usual and Customary Charge.

Nursing Services: Services of a graduate registered nurse will be paid up to the Usual and Customary Charges.

X-Rays: Covered up to the Usual and Customary Charge.

Ambulance: Services of a licensed ambulance unit are covered for reasonable and necessary services up to the Usual and Customary Charges.

Hospital: Hospital room and board, miscellaneous expenses, and outpatient services are covered up to the Usual and Customary Charges for necessary medical services.

Physiotherapy: Diathermy, heat treatment, adjustment, manipulation or massage is covered up to the Usual and Customary Charge in the Hospital. Coverage is also provided for necessary treatment in the doctor's office, or by a Sports Medicine Center or similar facility up to the Usual and Customary Charge provided the treatment is rendered by a licensed physician or registered physical therapist.

Important Note: Bollinger offers a variety of plan options such as a wide selection of deductible amounts, excess provisions, and increased benefit amounts. Contact your Bollinger representative for a proposal tailored to your specific needs.

Premium Rates

Your sales representative will be pleased to quote premium rates for which we are certain you will find to be competitive.

Prescription Drugs and Appliances: Prescription drugs, orthopedic appliances, and braces are covered in full up to the Usual and Customary Charges when prescribed by a physician, for treatment of a covered Injury.

Dental: Covered up to the Usual and Customary Charge up to a maximum of \$10,000 per accident. Treatment must commence within 26 weeks of the date of the accident and benefits are payable for up to 260 weeks from the date of accident.

Accidental Death: \$10,000 will be paid if death occurs due to an accident.

Dismemberment: Up to \$20,000 is allowed (based upon a schedule) for dismemberment due to an accident. Only one amount (the greatest) shall be paid for any one accident.

Optional \$500,000 Disability Benefit: All participants in interscholastic athletic activities may be covered by a disability benefit of \$550,000 for coma, brain death, or the paralysis of two or more limbs. Such disability must continue for six months and be diagnosed by a physician as being permanent. Benefits would be payable beginning in the seventh month of disability with a \$50,000 payment followed by an additional \$1,000 per month until age 65. NOTE: Other plans and payout schedules are available up to \$1,500,000. Ask us for a specific proposal.

Heat Exhaustion and Sprains: Considered a covered Injury under interscholastic athletics.



Benefits are provided for accidental Injuries for which medical treatment by a physician, surgeon, dentist, or registered nurse, hospital services, ambulance services, or x-rays are rendered. The initial treatment must be rendered within 90 days of the date of the accident causing the Injury, and benefits are limited to treatment rendered within 5 years of the date of accident causing the Injury.

\$500,000 Maximum Medical Benefit

Voluntary Participation Student Accident Insurance Plans

Student Insurance can be provided on a Voluntary Participation Basis, in which premiums are paid by parents, or on a Compulsory Enrollment Basis, in which the school pays the full cost for school time coverage for all students. If the Voluntary Participation Basis is used, then Bollinger will process the enrollment envelopes of all participating students and provide the school with an alphabetical list of insured students.

Coverage is provided for virtually all school sponsored and supervised activities, including:

- Attending regular school sessions, including summer school.
- Traveling directly and uninterruptedly to and from school for regular sessions.
- Coverage is provided to all students at no additional cost for:
 - » Field Trips (for all students on non-athletic one-day field trips)
 - » Religious Education classes
- Traveling directly and uninterruptedly to and from official school activities.
- 'Round the Clock Plan extends coverage to a full 24-hours a day, until school reopens in September.

Maximum: The maximum benefit payable for medical expenses as result of any one Injury is \$500,000. Coverage is underwritten by Monumental Life Insurance Company, which is rated A+ (2nd of 16 ratings categories) for financial strength by A.M. Best Company as of December 12, 2013.

Surgery & Anesthesia: Up to the Usual and Customary Charge is allowed.

Second Opinion: Full coverage is provided for consultations and second opinions in cases in which surgery is contemplated.

Physician's Visits: Non-surgical doctor visits, including office visits, will be paid up to the Usual and Customary Charge.

Nursing Services: Services of a graduate registered nurse will be paid up to the Usual and Customary Charges.

X-Rays: Covered up to the Usual and Customary Charge.

Ambulance: Services of a licensed ambulance unit are covered for reasonable and necessary services up to the Usual and Customary Charges.

Inpatient Hospital Expenses: Hospital room and board plus miscellaneous hospital expenses are covered up to the Usual and Customary Charges. Miscellaneous hospital expenses are also covered up to the Usual and Customary Charge.

Outpatient Hospital Expenses: Outpatient services are covered up to the Usual and Customary Charges for necessary medical services.

Physiotherapy: Diathermy, heat treatment in any form, adjustment, manipulation or massage is covered up to the Usual and Customary Charge in the Hospital. Coverage is also provided for necessary treatment in the doctor's office, or by a Sports Medicine Center or similar facility up to the Usual and Customary Charge provided the treatment is rendered by a licensed physician or registered physical therapist.

\$500,000 Maximum Medical Benefit

Premium Rates: For Elementary Schools, K-12 Districts, Regional Districts, and Individual High School Voluntary Participation Plans are as follows:

Plan A — EXCLUDING all interscholastic sports

	\$100 EXCESS
Schooltime K-12	\$30.00
24 Hour K-12	\$113.00

Plan B — INCLUDING all interscholastic sports (Except tackle football)

	\$100 EXCESS
Schooltime K-12	\$40.00
24 Hour K-12	\$144.00

\$100 EXCESS PLAN — Under this plan coverage is provided only for those medical expenses that are not covered by other applicable insurance plans, health maintenance organizations or similar organizations.

All plans include optional Student Life Insurance providing a \$10,000 benefit at a cost of \$30.00 per year, and Student Dental Accident Insurance, providing \$5,000 in maximum dental benefits at a cost of \$20.00 per year.

Prescription Drugs: Prescription drugs are covered in full up to the Usual and Customary Charges when prescribed by a physician for treatment of a covered Injury.

Appliances: Orthopedic appliances and braces are covered when prescribed by a doctor, and furnished by a hospital, drugstore, or surgical supply facility.

Dental: Up to the Usual and Customary Charge is allowed for treatment and services subject to a \$10,000 maximum payable for any one Injury. Payment shall not exceed the Usual and Customary Charge and treatment must be rendered within 260 weeks of the date of accident.

Accidental Death: \$10,000 will be paid if death occurs within 100 days of the date of accident.

Dismemberment: Up to \$20,000 is allowed (based upon a schedule) for dismemberment due to an accident.

Exclusions – This policy does not cover:

- a) Service or treatment rendered as part of the school services by a physician or any other person employed or retained by the Policyholder;
- b) Any active participation in a riot, terrorist act, insurrection, or war; either declared or undeclared;
- c) Eyeglasses, or contact lenses;
- d) Hernia;
- e) Self-inflicted injuries, suicide, or attempt thereat;
- f) Vegetation or ptomaine poisoning if resulting from an accident or an external wound;
- g) Bacterial infections (except pyogenic infections due to accidental open cuts);
- h) Congenital defect;
- i) Injuries sustained as a result of practice or participating in any form of school sponsored tackle football;
- j) Injuries sustained as a result of skiing, or snowboarding unless sponsored, scheduled and supervised by the Policyholder;
- k) Injury or sickness for which Worker's Compensation or similar occupational benefits are available;
- l) Any loss sustained or contracted in consequence of the insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician;
- m) Injuries sustained as a result of operating, riding in or on, entering into, alighting from, or being struck by a motorized engine-driven 2, 3, or 4 wheeled vehicle, go-cart, dune buggy, all terrain vehicle, snowmobile or similar vehicle;
- n) Dental implants.



Underwriting Companies



A Transamerica company
Home Office: Cedar Rapids, Iowa

Preferred Provider Network



Accident Policy Form Number MLG-STMP.PA

Personal Administration and Claims Service
By The People Of:



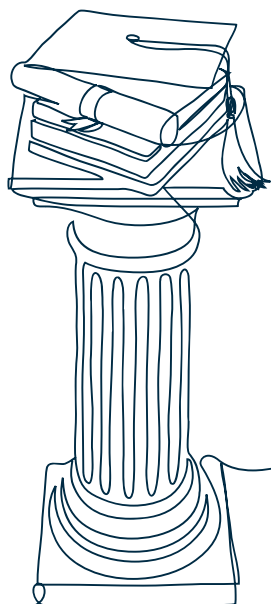
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Student Accident Insurance Plan Features

- Optional \$5,000,000 maximum benefit with a 10 year benefit period for athletes.
 - Disability limits from \$550,000 to \$1,500,000 available for athletes.
 - \$500,000 maximum medical expense benefit with 5 year benefit period under voluntary student plans.
 - Up to \$5,000,000 maximum benefit with a 10 year benefit period available under compulsory student plans.
 - \$10,000 accidental death benefit.
 - \$20,000 accidental dismemberment benefit.
 - Variety of optional plans available to students:
 - » \$10,000 term life insurance underwritten by Monumental Life Insurance Company.
 - » \$5,000 dental 24-hour accident insurance.
 - » 24-hour 'round the clock accident insurance.
- Plan is based upon experience in protecting over 35,000,000 students since 1946.
 - Over \$224,540,000 in claims benefits have been paid to students and athletes since 1946.
 - Prompt, efficient claims service from our Short Hills, NJ office.
 - Premium collection, processing, and preparation of alphabetical lists of insureds will be provided to schools using the voluntary participation plan.
 - Complete administration from our Short Hills, NJ headquarters by a firm with over 65 years of experience in the School insurance market.
 - Access to a nationwide preferred provider network.



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Insurance Agents & Brokers Since 1876
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For your convenience, call toll free 800.526.1379

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