

STUDENT ACCIDENT MEDICAL INSURANCE

Educators and administrators are looking for an accident medical insurance program their school(s) need and students deserve. The Student Accident insurance program underwritten by Gerber Life Insurance Company is such a plan. A.M. Best rates Gerber Life "A" (Excellent) for financial condition.

MANDATORY COVERAGE WHO IS COVERED AND WHEN

Eligibility:	All enrolled students of the school and all Catholic Youth Organization students, Pre-K through 12 th grade, if premium is paid for.
School Time 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, including Football, if provided for in the Application and any additional required premium is paid; One-Day Field Trips and Religious Activities sponsored by the school. Traveling directly (uninterruptedly) to and from a regularly scheduled activity with other members as a group. The travel must be supervised by a person authorized by the school. Overnight Field Trips are included at no additional charge provided each trip is no more than 7 consecutive nights. Trips of longer duration may need additional premium charged. Please contact your agent for more details.
Interscholastic Sports / Football	Coverage is provided during tryouts, preseason play, practice, regular and post season play, and for traveling directly (uninterruptedly) to and from a regularly scheduled activity with other members as a group. The travel must be supervised by a person authorized by the school. Interscholastic Senior High Football is included, if provided for in the Application and additional required premium is paid. *Under "Mandatory Coverage" all students/athletes are covered and the premium is paid by the school.

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 \$25,000. Benefits under this provision are subject to all other provisions of the Policy, including all Coverage and Limitations stated in the Schedule of Benefits, Maximums and Exclusions. There is no additional premium charged for this coverage.

Overnight Field Trips are included at no additional charge provided each trip is no more than 7 consecutive nights. Trips of longer duration may need additional premium charged. Please contact your agent for more details.

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 \$25,000. Benefits under this provision are subject to all other provisions of the Policy, including all Coverage and Limitations stated in the Schedule of Benefits, Maximums and Exclusions.

There is no additional premium charged for this coverage.

ACCIDENT MEDICAL SCHEDULE OF BENEFITS
Mandatory Plan 1 BSC 120

Hospital and Professional Services Benefits

The Injury must be treated within 60 days after the Accident occurs.

Services must be received within 1 year from the date of the Accident. Expenses incurred after 1 year from the date of the Accident are not covered even though the service is a continuing one or one that is necessarily delayed beyond 1 year from the date of the Accident.

HOSPITAL AND PROFESSIONAL SERVICES BENEFITS

Maximums and Benefit Period (All maximums are subject to the COVERAGE and LIMITATIONS as stated below.)

Maximum Medical Expense for each Injury: \$25,000

Maximum Medical Expense for football Injuries: \$25,000

Maximum Medical Expense for each Injury involving motor vehicles: \$10,000

Accidental Death, Dismemberment, Benefit: \$20,000

 Single Dismemberment: \$10,000

 Double Dismemberment: \$20,000

Benefit Period: 1 Year

Deductible

The Deductible is the greater of:

1. \$0; or
2. The amount paid or payable for the same Injury by any Other Plan.

EXCESS COVERAGE PROVISION APPLICABILITY

The Excess Coverage provision does apply .

COVERAGE AND LIMITATIONS (All limitations are stated per Injury.)

Hospital/Facility Services

Inpatient

1. HOSPITAL ROOM AND BOARD: 100% of Reasonable Expenses up to the semi-private room
2. HOSPITAL INTENSIVE CARE: 100% of Reasonable Expenses
3. INPATIENT HOSPITAL MISCELLANEOUS: 100% of Reasonable Expenses

Outpatient

1. OUTPATIENT HOSPITAL MISCELLANEOUS (Except Physician's services and x-rays paid as below): 100% of Reasonable Expenses
2. HOSPITAL EMERGENCY ROOM: 100% of Reasonable Expenses
3. DAY SURGERY MISCELLANEOUS: 100% of Reasonable Expenses

Physician's Services

1. SURGICAL: 100% of Reasonable Expenses
2. ASSISTANT SURGEON: Reasonable Expenses to 100% of surgical benefit paid only if surgeon is paid
3. ANESTHESIOLOGIST: Reasonable Expenses to 100% of surgical benefit paid only if surgeon is paid.
4. PHYSICIAN'S NON-SURGICAL TREATMENT (EXCEPT AS IN 5. BELOW): 100% of Reasonable Expenses
5. PHYSICIAN'S OUTPATIENT TREATMENT IN CONNECTION WITH PHYSICAL THERAPY AND/OR SPINAL MANIPULATION: 100% of Reasonable Expenses

Other Services

1. REGISTERED NURSES' SERVICES: 100% of Reasonable Expenses
2. PRESCRIPTIONS (DISPENSED BY A LICENSED PHARMACIST) - OUTPATIENT: 100% of Reasonable Expenses
3. LABORATORY TESTS - OUTPATIENT: 100% of Reasonable Expenses
4. X-RAYS (INCLUDES INTERPRETATION) - OUTPATIENT: 100% of Reasonable Expenses
5. DIAGNOSTIC IMAGING (MRI, CAT SCAN, ETC.) - INCLUDES INTERPRETATION: 100% of Reasonable Expenses
6. GROUND AMBULANCE: 100% of Reasonable Expenses
7. AIR AMBULANCE: 100% of Reasonable Expenses
8. DURABLE MEDICAL EQUIPMENT - INCLUDES ORTHOPEDIC BRACES AND APPLIANCES: 100% of Reasonable Expenses
9. DENTAL TREATMENT: 100% of Reasonable Expenses for the treatment, repair or replacement of injured natural teeth, includes initial braces when required for treatment of a covered injury, as well as examination, x-rays, restorative treatment, endodontics, oral surgery and treatment for gingivitis resulting from trauma
10. REPLACEMENT OF EYEGLASSES, HEARING AIDS, CONTACT LENSES, IF MEDICAL TREATMENT IS ALSO RECEIVED FOR THE COVERED INJURY: 100% of Reasonable Expenses

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.

**OPTIONAL COVERAGE
WHO IS COVERED AND WHEN**

Eligibility: All enrolled students of the school, Pre-K through 12th grade, if premium is paid for.

**Under "Optional Coverage" all students must be given the opportunity to enroll. Premiums are the responsibility of the individual student and/or their parent/legal guardian.

OPTIONAL 24- HOUR ACCIDENT COVERAGE (EXTENSION)

Insurance coverage is extended to provide for covered injuries that occur other than during the hours and days when school is in session and/or while attending or participating in school sponsored and supervised activities on or off school premises. The Extended Accident Coverage provides coverage during the weekends and Vacation periods, including the entire summer. No coverage is provided for participation in interscholastic tackle football. No coverage is provided for participating in Interscholastic Sports or school sponsored/supervised activities covered under the Student Accident Insurance Program purchased by the school. Coverage starts on the date of premium receipt (but not before the start of the school year). It ends when school reopens for the following school year.

OPTIONAL 24-HOUR DENTAL COVERAGE

Injury must be treated within 60 days after the accident occurs. Medical Expense 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. Each Insured who pays the additional premium required for this benefit is insured under this provision. Coverage starts on the date of premium receipt, but not before the start of the school year. It ends when school reopens for the following school year. This provision covers Accidents occurring anytime and anywhere. The Insured must be treated by a legally qualified dentist who is not a member of the Insured's Immediate Family for Injury to teeth. The Company will then pay the Reasonable Expense which is Medically Necessary. Coverage is limited to treatment of sound, natural teeth. The maximum benefit payable under this provision is stated in the Policy. All other provisions of the Policy, including all Coverage and Limitations, Maximums and Exclusions, apply to Insureds covered under this provision.

Accidents aren't supposed to happen...

but they do.

Our Student Accident product protects 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 los 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 only takes a few minutes.

Go to www.k12specialmarkets.com

Cómo Matricularse

Matricularse por internet es fácil y lleva sólo unos minutos.

Vaya a www.k12specialmarkets.com

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

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

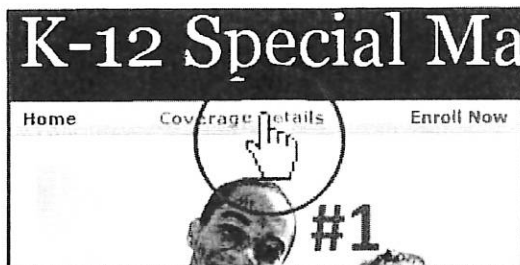
4. Select school location name (if applicable)

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

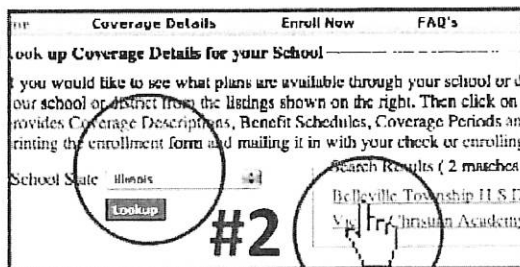


1. Haga clic en "Coverage Details" en la parte superior

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 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

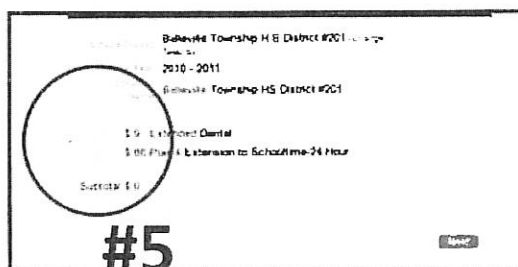
4. Seleccione el nombre de su escuela (si es posible)

5. Verifique las opciones del plan

6. Complete la aplicación via web (dos o mas niños pueden ser inscritos en la misma aplicación)

7. Pague con tarjeta de debito o credito

8. Imprima su tarjeta de identificación



www.k12specialmarkets.com

800-727-7642

Meet
Gerber Life
Insurance Company



Gerberlife.com
Gerber Life Insurance Company

Since 1967, Gerber Life Insurance Company has provided quality life insurance, especially for young families on a limited budget. As an affiliate of the Gerber Products Company, "the baby food people," the two companies share a common goal: to help parents raise happy, healthy children.

At Gerber Life, we have an additional goal. It is our mission to be the brand parents trust to help them achieve financial security and protection for their families. By providing affordable, industry-leading juvenile life insurance and other financial products, we strive to give our customers the comfort and peace of mind they deserve.

Today Gerber Life is licensed to provide life insurance throughout the United States, Canada and Puerto Rico. We have more than \$37 billion of life insurance in force, and help provide financial security to over 3 million policies. Gerber Life has insurance products available for people at every stage of life. Source: Gerber Life 2009 Annual Statement.

Gerber Life Named To "Ward's 50" For 2009



Gerber Life was named one of the Top 50 Performing Life & Health Companies in the U.S. in 2009 by the Ward Group, an operational consulting firm and leading provider of benchmarking services to the insurance industry. This special recognition reflects Ward's analysis showing that Gerber Life passed all safety and consistency screens and achieved superior performance during the five years analyzed.

A Company you can depend on...

We know our customers want a strong company that will be there now and in the future. That's why Gerber Life is conservatively managed to ensure long-term growth and financial stability. This approach has resulted in assets under management of more than \$1.5 billion with almost 100% of our portfolio in high-

quality investments. Source: Gerber Life 2009 Annual Statement.



Further, A.M. Best—the impartial reporting firm that rates insurance companies on financial stability, management and integrity has awarded Gerber Life an "A" (Excellent) rating. The rating refers only to the overall status of the Company and is not a recommendation of specific policy provisions, rates or practices of the Company.

At Gerber Life,

"We're with you every step of the way."

Service Commitment

Administrative Concepts, Inc. is committed to providing superior services. We are focused on staying abreast of the constant changes in the insurance industry and medical profession while our concentration is and will remain on satisfying the special needs of the student community. ACI is fully automated and HIPAA compliant.

Customer service is an area of major importance to any company. ACI believes that it is even more important for us. Our callers are individuals who are not only injured or ill, many are young people, away from home for the first time. Our employees are not only prepared to listen to a student's problem and explain their benefits, but to guide them to the health service on campus or to a physician or hospital.

Many of our callers are international students attending a college in the United States or in another country. The international community is often not familiar with the managed care system in the United States. ACI is prepared to work with language barriers and understand cultural differences.

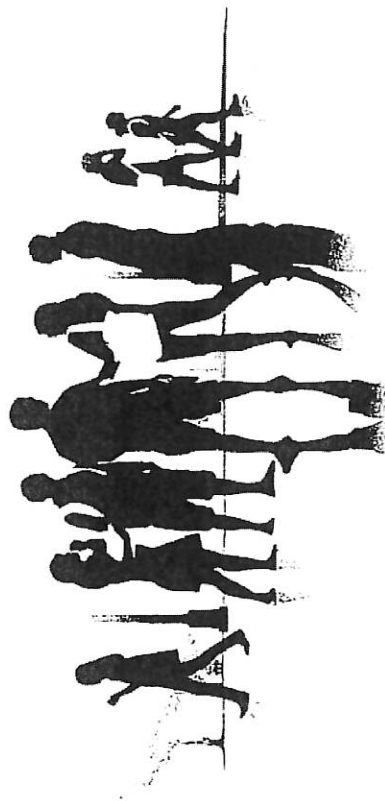
ACI Customer Service hours are from 8:00 a.m. to 5:00 p.m., Monday through Friday. All calls are recorded, logged, and monitored. System telephone calls are reviewed by the Manager of Quality Assurance. While customer service representatives do not process claims, they receive the same training as the claims examiners.

Customer service representatives are available to assist students with questions concerning policy benefits, premium, eligibility, and claim payment. Spanish and French as well as English representatives are available at ACI along with immediate access to multilingual representatives to accommodate other language needs.



Serving the Student Community

994 Old Eagle School Road • Suite 1005 • Wayne, PA 19087-1802
888.293.9229 • Fax: 610.293.9299 • www.visit-aci.com



Serving the Student Community



Administrative Concepts, Inc.

ACI is incorporated under the laws of Pennsylvania, and is a third-party administrator primarily for Special Risk, Student Medical, Intercollegiate Sports, and International Insurance programs. Our contracts with major insurance carriers provide the underwriting stability for the comprehensive policies we administer.



Claims Technicians

Claims technicians who are fully versed in medical and insurance terminology are assigned to each account. In addition to initial and subsequent training programs, a library of medical information, State Insurance Department Requirements, and HIPAA Compliance Regulations are maintained. Experience with student insurance programs augments their ability to quickly process claims.

Technology

The Trizetto (Qiclink) software package is integrated with state-of-the-art web technology.



Website

The secure ACI website, www.visit-aci.com, has been designed to accommodate the busy schedules of college students and health service personnel and is available 24 hours a day. User-friendly screens allow easy enrollment or waiver of the insurance plan, electronic payment of the premium by check or credit card, and the ability to immediately print an identification card and Schedule of Plan Benefits.

Online Claim Status

Online claim status provides instant access to all claims submitted. Information for all bills may be viewed and an Explanation of Benefits printed. Claim status is available for providers, health services, and athletic trainers, as well as students.

Cost Containment

While fast, accurate claim payment is the foundation of a third-party administrator, containing costs is also of extreme importance. ACI partners with:

- MDR Pricing Management
- Medical Review Institute of America, Inc.
- Trilogy Claims Administration Manual
- Choice Point
- MEDCO
- Europ Assistance



Preferred Provider Organizations

Perhaps the most visible and proven method of containing costs is the discounting of medical bills through a Preferred Provider Organization. Contracting with PPO's across the country provides the flexibility to establish a managed care network that will best service each institution. Working in conjunction with the student health service as the "Gatekeeper" enhances the process.

Reporting

Accurate loss information provided on a monthly basis enables the broker to work directly with college officials to develop the benefit and rate structure that is most advantageous to each college.

Contact Us

ACI does not sell nor market insurance policies. We are an independent third-party administrator serving the student community.

Please call us with any questions you may have or to arrange to visit us and view our facility. **888.293.9229**

