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Fax 732 572-7889  
[www.piscatawayschools.org](http://www.piscatawayschools.org)

Dr. Frank Ranelli  
Superintendent of Schools

David Oliveira  
Business Administrator/Board Secretary

September 6, 2023

Dear Parents and Guardians,

The Piscataway Board of Education has evaluated numerous student accident insurance plans and has selected the plan offered by Bollinger Insurance. The attached flyer directs you to the website where you can find applications, claim forms and explanations of the premium rate and limitations of coverage.

[www.BollingerSchools.com](http://www.BollingerSchools.com)


If you do not have internet access, you may obtain plan applications in your school's Main Office.

This student accident insurance plan is a service made available to all parents. If you decide to take advantage of it, we urge you to carefully read all of the information available on the website. Please keep in mind that the policy is a **contract between the parents and the Insurance Company**. The Board of Education is involved only to the extent of making the plan available to you. **All applications and/or claims are to be returned directly to the Insurance Company**, not your child's school.

Any questions regarding the voluntary student accident coverage are to be directed to Bollinger Insurance at 1-866-267-0092.

Sincerely,

David Oliveira  
Business Administrator/Board Secretary



# K-12 Voluntary Student Accident Insurance

## AVAILABLE COVERAGE OPTIONS

Depending on which program your school provides, some or all of the following voluntary insurance products are available for purchase on a voluntary basis:

- School time only student accident insurance
- 24-hour accident coverage
- Student dental accident insurance

## KIDS WILL BE KIDS

1. Make sure your child is properly covered against unforeseen accidents.
2. Purchase coverage at your convenience from any computer.
3. Follow the easy step-by-step instructions and you're done in minutes!



These voluntary participation student accident insurance plans offered through your school can be purchased easily online at:

**[www.BollingerSchools.com](http://www.BollingerSchools.com)**

## OFFICE LOCATION

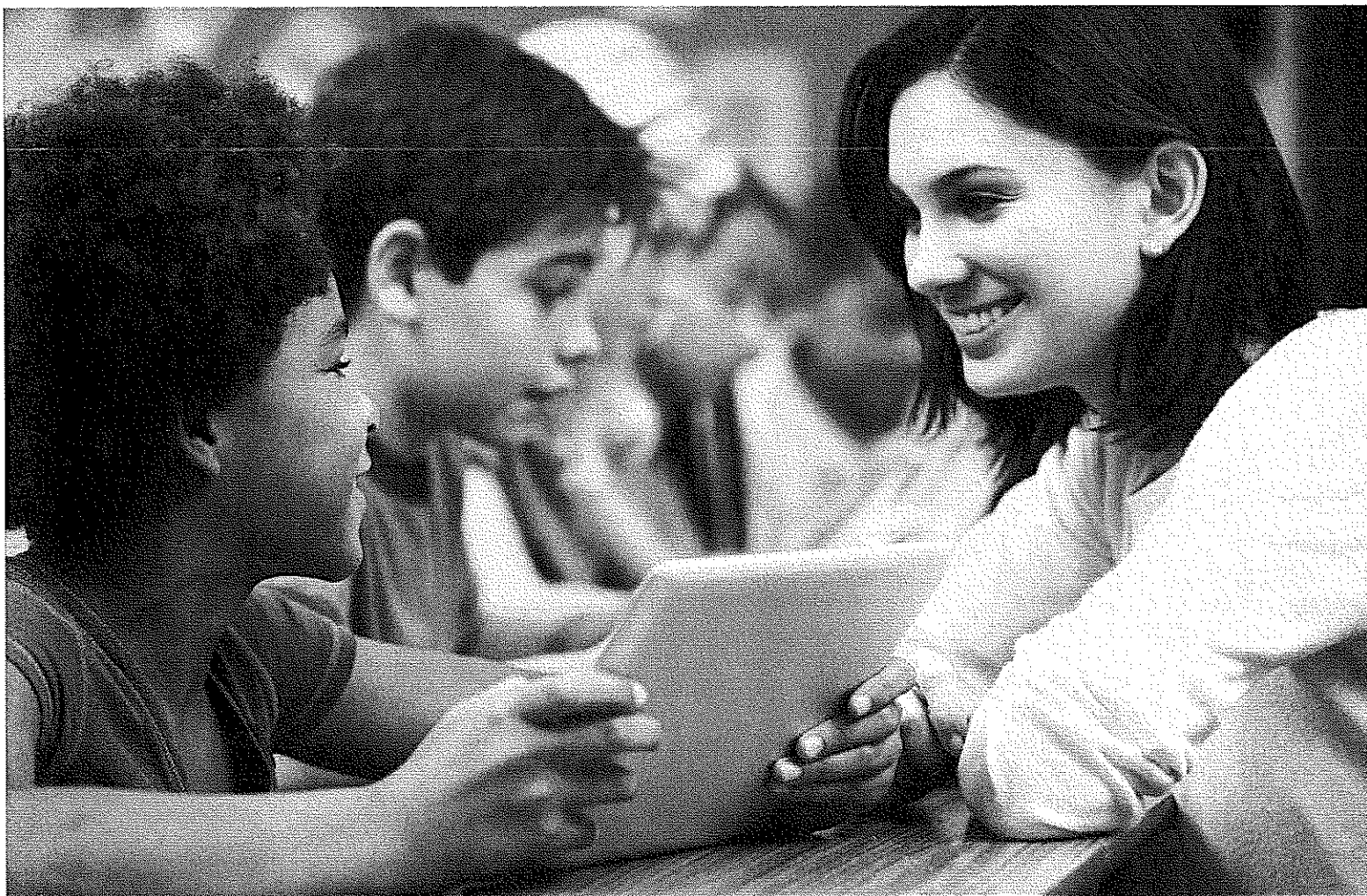
200 Jefferson Park, Whippany, NJ 07981

**[BollingerSchools.com](http://BollingerSchools.com)**

**RPS**<sup>™</sup>  
BOLLINGER SPECIALTY GROUP

The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete insurance policy definitions, terms and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis. DBA Risk Placement Services Insurance Brokers. CA License No. 0C66724. Copyright © 2020 Risk Placement Services, Inc.

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**Bollinger Specialty Group**

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

## K-12 Student & Athletic Insurance

More Experience, More Service, More Innovation, More Options

### Plan Highlights:

- We currently provide Student Accident Insurance to over 1,200 public school districts, private and charter schools, individual parochial schools, nursery schools and day care centers nationwide.
- Experience protecting over 40 million students since 1946.
- Enhanced claim reporting to assist in your risk management efforts.
- Customized plan designs available to suit your specific needs.
- Prompt, efficient claims services processed in-house.
- Access to preferred provider networks for additional savings.
- Online Claims Portal



## Why Bollinger Specialty Group?

Bollinger Specialty Group, has been proudly administering Student Accident Insurance for over 70 years. We have become known as a leader in the industry with experience protecting over 40 million students since 1946.

Key program features that differentiate us in the marketplace include:

### **Carrier Relationship**

We have built strong relationships with several partners. As a result, we are able to provide numerous market options, which will allow you to select a program that works best both in terms of cost and plan design. All of our carrier partners are rated "A" or better for financial strength by A.M. Best.

### **Service**

Relationships are the lifeline of our business; by not outsourcing our services, we make sure our clients receive the attention that they deserve. Our experienced team of in-house claim professionals, account managers, program administrators and underwriters are dedicated to providing you with the best possible service. We're here to help!

### **Not Outsourcing of Claims**

Our claims are administered in-house to ensure a level of exceptional service. We do not outsource. There is only one place to go to have all your questions answered.

### **Enhanced Claim Reporting Capabilities**

We provide our clients with monthly, bimonthly or quarterly reports. Our enhanced claim reporting capabilities serve as a great tool to assist in risk management and cost-containment efforts.

## Online Access to Student Accident Claim Status

As a district administrator or superintendent, you deserve an industry leader who is dedicated to providing the tools and resources needed to ensure that your school(s) receive the highest level of service. Clients of Bollinger Specialty Group have provided positive feedback about our unique online claims portal. Parents can easily and conveniently check the status of their child's claim from any computer or tablet, offering more control for the parents while reducing the volume of claim inquiries to district administrators.


Additional benefits of our Student Accident Program include:

- Easy access for parents to view claim payments and/or pending items
- In-house claims administration by experienced professionals
- Detailed claim reports
- Reduced claims costs resulting from the passive preferred provider network

The injury of a child is stressful enough, let us help you by streamlining the claims process from beginning to end.

**Bollinger Specialty Group**  
BOLLINGER, INC., A SUBSIDIARY OF  
BOLLINGER & CO.

**Welcome! Log In below to view the status of your School claims.**



User Name:   
Password:   
[Log In](#) [Forgot your password?](#)

**Don't have a user name? Sign up for your account in two easy steps!**

**Step 1: Enter Claim Information**

Claim Number:   
Type in the claim number which is on the claim form or your other information

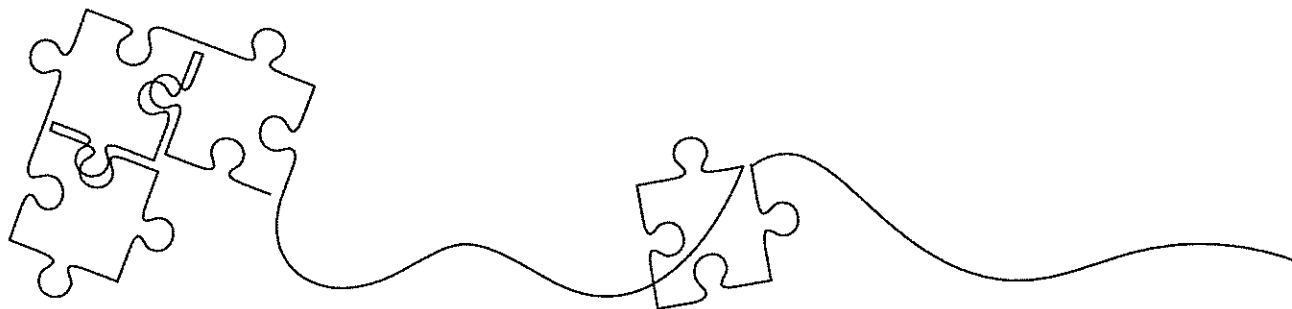
Insured Last Name:   
Insured First Name:   
Insured Date of Birth:  month / day / year  
Insured Zip Code:

\*Denotes fields that are required

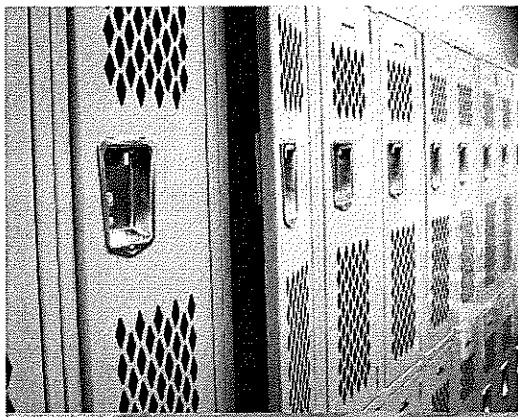
[Verify My Information](#)

**Step 2: Create User Account**

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PO Box 1240, Harrison, IL 60142  
Phone: 618-287-0200  
Fax: 618-287-0200



# Innovators in the Student Insurance Market for Over 70 Years



## Student Accident Plan Options

### 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 \$6,000,000 are available.

Schools may elect to purchase a reduced benefit plan at reduced premium levels. The reduced benefit plan may include coinsurance, deductibles, limited benefits for Covered Medical Services or a combination of these provisions. This feature is available under any compulsory student plan or blanket sports plan. It is not available under the voluntary participation plan.

Please note that under all compulsory plans full coverage is provided for pre-existing injuries for students cleared by a physician for the activity.

Certain plans are only available in certain states—please contact your Bollinger representative for more details.

Compulsory enrollment plans are written with or without deductibles and on a Primary, Primary Excess, Coordination of Benefits, or Full 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.

**Primary Excess Plan:** This plan provides Primary coverage for claims of \$100 or less and excess coverage for claims totaling more than \$100.

**Coordination of Benefits Plan:** Under this plan, claims handling is coordinated with Other Insurance Plans to determine with insurer who should pay which portion of the claim.

**Full Excess Plan:** Under this plan, benefits are paid on an EXCESS basis, i.e., coverage is provided only for those 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.

## \$6,000,000 Maximum Benefit Available

### Coverage Options

#### Coverage

Schools have the option to cover all students without sports, all students with sports (with or without football), or just athletes (with or without football). If coverage is bound including interscholastic sports, coverage will include all other interscholastic sports activities (including football, if applicable), for both boys and girls. Sports coverage includes all games, scrimmages, and practices as well as sponsored and supervised group travel activities.

Coverage commences on the first day of practice for each sport and continues through playoff, tournament, or postseason championship contests.

Full coverage, 24 hours per day, is provided for school sponsored football camps (or other camps) held away from school premises. We can also provide a plan extending coverage to additional activities to match a school's unique needs including, but not limited to, overnight field trips, before/after school care, non-sport extra-curricular activities, volunteer activities, special events, etc.

#### 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 the accident and benefits are limited to treatment rendered within up to 10 years of the date of accident.

**Maximum Benefit:** The maximum available benefit payable for medical expenses as a result of any one covered Injury is up to \$6,000,000 payable over a 10 year benefit period. As an option for cost savings, you may select a lesser benefit maximum or benefit period. Contact your sales representative for a quotation.

Coverage applies for our share of the Usual and Customary Charges for the following Medical Service(s) resulting from a Covered Injury:

- Hospital Room & Board
- Ancillary Hospital Expenses
- Medical Emergency Care
- Outpatient Surgical Room (includes Ambulatory Surgical Facilities)
- Outpatient Diagnostic X-Rays, Lab Procedures and Tests
- Physician Non-Surgical Treatment / Examination
- Assistant Physician Expenses
- Registered Nurse Services
- Anesthesiologist Expenses
- Physiotherapy—which includes diathermy, ultrasonic, whirlpool, or heat treatments, adjustments, manipulation, or any form of physical therapy
- Non-emergency X-Rays
- Radiological Procedures
- Diagnostic Imaging (CAT/MRI)
- Ambulance
- Rehabilitative Braces, Wheelchairs, & other Medical Equipment
- Eyeglasses/Contact Lenses/Hearing Aids
- Prescription Drugs
- Blood, Blood Transfusions & Oxygen
- Strains, Sprains, Heat Exhaustion & Heat Stroke
- Dental Expenses for up to 260 weeks from the date of Accident
- Accidental Death: \$10,000 or higher will be paid if death occurs within 365 days of the date of the Accident.
- Dismemberment: Up to \$20,000 will be paid (based upon a schedule of Specific Losses) for dismemberment occurring within 365 days of the Accident.
- Catastrophic Cash Benefit Option: All students and/or athletes participants in interscholastic athletic activities may be covered by a disability benefit of \$500,000 or higher for coma, brain death, or the paralysis of one or more limbs caused by an Injury while participating in a Covered School Activity. 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 an initial lump sum payment followed by monthly payments for up to 120 months. NOTE: Higher limits and varying payout schedules are available. Coverage may not be available in all states—please contact your Bollinger representative for more details.

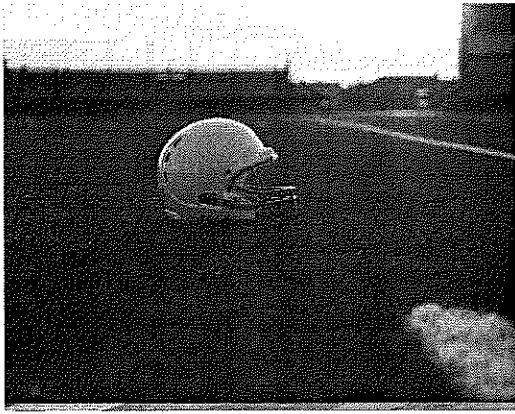
*Additional categories of medical expenses may be covered based on state-specific mandates.*

**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.





**Benefits** are provided for accidental injuries for which medical treatment by a physician, surgeon, dentist, ambulance service, or X-rays are 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.

## Voluntary Participation Student Accident Insurance Plans

Student Accident 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 the school time coverage for all students. If the Voluntary Participation Basis is used, then Bollinger will process the enrollment envelopes or online orders of all participating students and provide the school with a 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.
- Participating in school sponsored and supervised activities (except for tackle football, unless purchased separately).

#### **Important Note for Parochial**

**Schools:** All school sponsored and supervised worship services and classes of religious instruction are covered under this policy.

- 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.

## **\$500,000 Maximum Medical Benefit**

The maximum benefit payable for medical expenses as a result of any one covered injury is \$500,000.

## **Covered Medical Expenses**

Please see listing of Covered Medical Expenses on page 3 of this brochure.

## **Exclusions**

Exclusions vary based on the state and plan selected—please contact your Bollinger representative for more details.

## **Rates & Availability**

Voluntary plans may not be available in all states.

Rates vary based upon the plan selected. Please contact your Bollinger representative for more information.

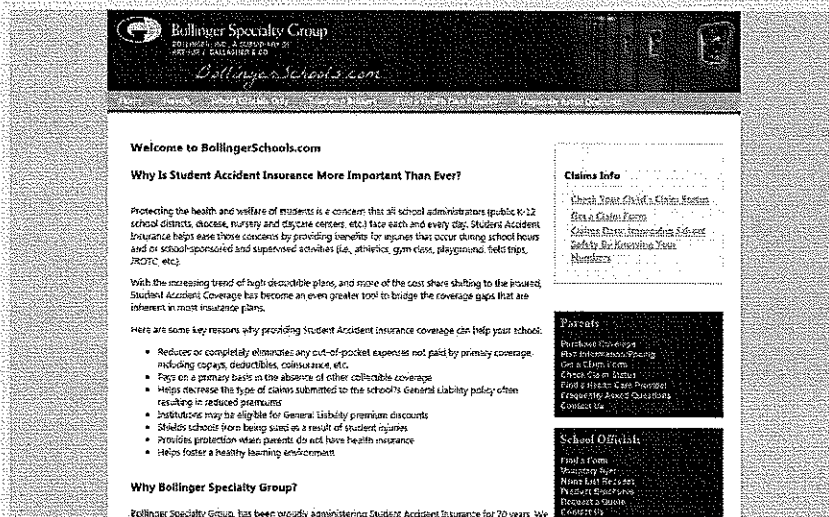
*Please note: If a school purchases a Compulsory plan for students, athletes or both, the coverage under the Voluntary plan would apply excluding what is covered under the Compulsory Plan.*



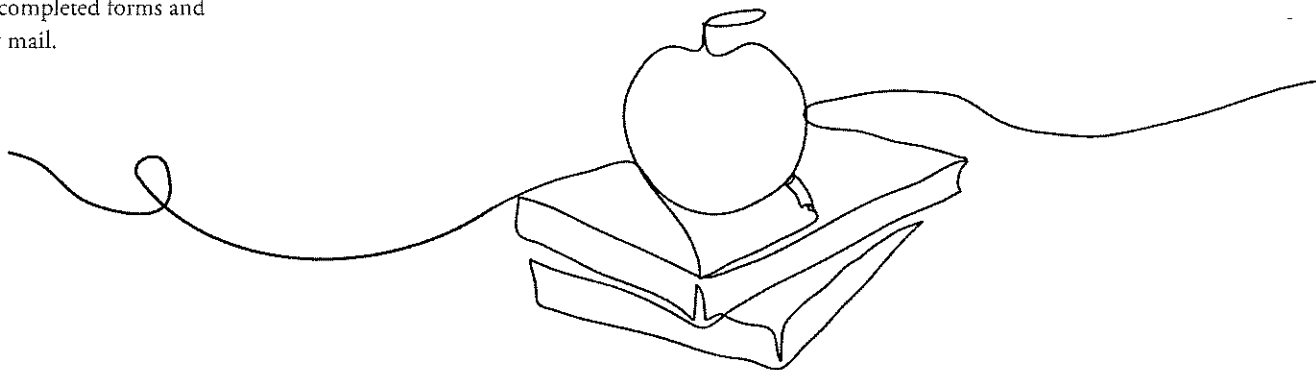
## Online Enrollment Voluntary Student Accident Insurance

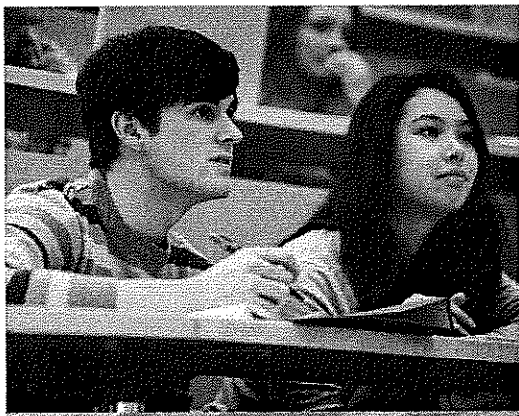
With our online enrollment option, parents may purchase Student Accident coverage at their convenience from any computer. Following the easy step by step instructions, they're done in minutes!

- Visit us on the web at **www.BollingerSchools.com**
- Under the *Parents* section click *Purchase Coverage*
- Simply enter the name of your District, Parish, Diocese or School Name and select your state.
- Click *View Insurance Products/Purchase Coverage*.
- From here you can either click on *Buy Online Now* to purchase coverage online with a credit/debit card or
- Click on *Print and Pay by Check* to submit the completed forms and payment by mail.



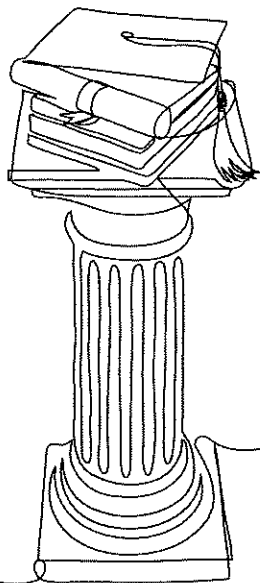
Access our website at your convenience 24 hours a day,  
7 days a week!





### Student Accident Insurance Plan Features

- Up to \$6,000,000 maximum benefit with up to a 10 year benefit period for athletes and non-athletes.
- Up to \$6,000,000 maximum benefit with a 10 year benefit period available under compulsory student plans.
- \$500,000 maximum medical expense benefit with a 5 year benefit period available under voluntary student plans.
- \$10,000 or higher accidental death benefit.
- Up to \$20,000 accidental dismemberment benefit.
- Variety of optional plans available to students.
- Plan is based upon experience in protecting over 40,000,000 students since 1946.
- Complete administration and claims service from our New Jersey headquarters by a firm with over 70 years of experience in the school insurance market.
- Access to preferred provider networks.
- Online Claims Portal for parents.



*All plan options may not be available in all states.*

[www.BollingerSchools.com](http://www.BollingerSchools.com)



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