Community Unit School District No. 3

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Dear Parents:

As a service to students and their families, the school district is making available a student accident insurance plan for your child at a very nominal cost.

The premium for this policy is minimal per year for school-time coverage. All school-sponsored and supervised activities and time spent in school are covered in accordance with the terms and limitations of the policy. For an increased premium, the policy will cover your child 24-hours a day, 12 months a year, rather than only during school-time. For students in grades 9-12 there are additional options available to cover interscholastic football.

Benefits and rates are outlined on the back of this letter. Brochures and applications, which explain the plan and details of coverage, are available on the district's website at palestinecusd3.net. Please read the brochure carefully so that you understand the extent of the coverage.

REASONS TO PURCHASE THIS COVERAGE:

♦ Deductibles and co-pays in your current health plan. Many health plans have increased the amount of out-of-pocket expenses.
♦ No primary insurance.

This plan will provide benefits for medical expenses incurred because of an accident. If you have other insurance, benefits can be applied to your deductible or co-pays. If you have no other insurance this plan will become your primary accident plan.

The plan is underwritten by the Guarantee Trust Life Insurance Company. The agent is Gallagher Special Risk, at 5071 West H Avenue, Suite A, Kalamazoo, Michigan 49009-8501.

To enroll your child in this accident plan, it is necessary to proceed as follows:

1. Download and complete an application from the website.
2. Enter name, address, and other information clearly.
3. **Submit payment by credit card only**.
4. Questions regarding this coverage can be directed to Gallagher Special Risk @ (269) 381-6630.

♦ **NOTE:** Coverage becomes effective as soon as the application and premium are received at Gallagher Special Risk or the 1st day of school, whichever is later. For coverage purchased for interscholastic football or other fall sports starting prior to the first day of school, the effective date will be the date the application and premium are received by Gallagher Special Risk.

♦ Be sure to retain the descriptive brochure of benefits and rates for later reference.

To purchase coverage on-line go to www.1stAgency.com and then follow directions by choosing STATE and SCHOOL DISTRICT. VISA and MasterCard are accepted. Once there you can obtain a complete brochure outlining benefits and exclusions, print an ID card or obtain claim forms.

We are pleased to make this student accident insurance plan available.