

Dear Parent:

The School has purchased insurance coverage to protect all interscholastic athletes, band members, majorettes, twirlers and flag carriers, cheerleaders and all students in the district while in scheduled physical education classes, intramural sports and non-sport related extracurricular activities.

This insurance plan is Excess coverage: i.e. you must submit all bills to your own insurance first, and the school policy will pick up the unpaid balances, up to the limits of the policy.

Although this coverage is very broad, there are restrictions, limitations, and exclusions in this policy. In some situations, medical bills may not be covered in full. Parents should understand that medical expenses are their own responsibility, not the schools. Some of the important benefits and limitations of the plan are:

1. Maximum Medical Benefit is \$25,000.00, along with a \$5,000,000 catastrophic plan with a \$25,000 deductible through AIG.
2. Treatment must commence within 90 days of the date of injury, or there is no coverage.
3. Physical Therapy Treatment (including Chiropractic) has a limit of \$500.00. (A letter of Medical Necessity is required).
4. Benefits are payable for up to 2 years from the date of injury on the base plan.

All injuries should be immediately reported to a coach, nurse or faculty advisor. Claim forms will be provided by the school, but it is the parents' responsibility to:

1. Submit the claim form with Part 1-B filled out completely (any omissions will delay the processing of the claim).
  2. Submit all itemized bills (monthly statements will not do).
- Submit the statement (EOB-Explanation Of Benefits) received from your own insurance company showing amounts paid and balances due, or, a letter of denial stating the claim is not covered. One of these letters is required for any payments to be made.

If you have no other medical insurance, you will receive a letter from the company requesting employer information. Fill this out and return it to the company immediately and the claim will be processed. Failure to return this letter will result in a delay or denial of the claim.

It is your responsibility, and to your benefit, to submit the necessary papers as soon as possible, as the claim cannot be paid until all papers are submitted. Only one claim form per accident is required.

All claim forms, bills, and the letters from other insurance companies are to be forwarded to, and questions regarding the coverage answered by:

BOB McCLOSKEY INSURANCE  
P.O. BOX 511, 76 MAIN STREET  
MATAWAN, NJ 07747  
1-800-445-3126

Sincerely yours,

(School principal/Official or someone designated by the school)

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I hereby acknowledge that I am aware of the type of coverage, benefits, and exclusions of the school insurance program, and my responsibilities regarding the insurance program.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Parent's Signature



HOW TO FILE YOUR CLAIM:

- 1. Complete this form within 90 days
2. Attach itemized bills and primary carrier statements.
3. Mail to: BMI Benefits, LLC, P O Box 511, Matawan, NJ 07747 / 1-800-445-3126

ANY PERSON WHO KNOWINGLY AND/OR WITH INTENT TO INJURE, DEFRAUD OR DECEIVE AN INSURANCE COMPANY OR OTHER PERSONS FILES A STATEMENT OF CLAIM CONTAINING FALSE, INCOMPLETE OR MISLEADING INFORMATION, MAY BE GUILTY OF INSURANCE FRAUD AND SUBJECT TO CRIMINAL AND SUBSTANTIAL CIVIL PENALTIES

PART 1A: POLICYHOLDER

This part must be completed and signed by an official of the policyholder or the claim cannot be processed.

School/Organization Brian McMahon H.S. Policy# NOR0008011819
Address 300 Highland Ave Norwalk CT 06854

Injured Person's Name Male Female Date of Birth
Injury Date: Time: Type of Sport or Activity: Intramural Interscholastic Other
Where and how did accident occur? (Be specific-identify part of body and nature of injury.)

At the time of injury, was the injured involved in an activity sponsored and supervised by the policyholder? YES NO
Name of Supervisor Was he/she a witness to the accident? YES NO
Signature of Supervisor/Official Title Date

PART 1B: INJURED PERSON'S INFORMATION

THE INJURED PERSON'S SS# MUST BE PROVIDED AS REQUIRED BY THE CENTER FOR MEDICARE SERVICES.

Injured Person's Social Security Number
Injured Person's Home Address
City/State/Zip Home Phone: Cell Phone:
Is the injured person employed? Y/N If yes, please fill out Section A below.
Is the injured person married? Y/N Spouse's Name:
Is the spouse employed? Y/N If yes, please fill out Section B below.

Parent/Guardian Information

Father/Guardian Name Mother/Guardian Name
Address Address
City/State/Zip City/State/Zip
Home Phone: Home Phone:
Is father employed? Y/N If yes, fill out section A. Is mother employed? Y/N If yes, fill out section B.

SECTION A (INSURED/FATHER)

Employer:
Address
City/State/Zip
Phone
Insurance Company
Policy #

SECTION B (SPOUSE/MOTHER)

Employer
Address
City/State/Zip
Phone
Insurance Company
Policy#

MEDICAL INFORMATION AUTHORIZATION ASSIGNMENT OF BENEFITS:

You are hereby authorized to furnish at the request of and to BMI Benefits, LLC or the underwriting companies with which it works, information which you may possess; including findings and treatment rendered, X-rays and copies of all hospital and medical records, all occasioned by professional services and hospital care rendered on my behalf.

The foregoing authorization is granted with the understanding that any legal rights I may ordinarily have to claim communications between us as privileged are hereby expressly and voluntarily waived. A Photostat of this authorization shall be considered as effective and valid as the original.

PAYMENT WILL BE MADE TO THE PROVIDERS OF SERVICE (HOSPITAL, PHYSICIAN AND OTHERS), UNLESS A PAID RECEIPT OR STATEMENT ACCOMPANIES THE BILL AT THE TIME THE CLAIM IS SUBMITTED.

New York: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Claimant or Authorized Person's Signature

Date

## *Claim Form Fraud Statement*

### **FOR RESIDENTS OF ALL STATES OTHER THAN THOSE LISTED:**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**ARIZONA:** For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

**CALIFORNIA:** For your protection California law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**COLORADO:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the department of regulatory agencies.

**FLORIDA: WARNING:** Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**NEW HAMPSHIRE:** Any person who with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

**NEW JERSEY:** Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

**VIRGINIA:** Please **NOTE** that these fraud warnings **DO NOT** apply in the State of Virginia.