#### Dear Parents:

Our school district has made arrangements with Student Protective Agency to provide student accident and health insurance for those wishing to purchase coverage this year. Please note the coverage shown on the application. Covered losses less than \$250 are paid without regard to other insurance. Please note the option to purchase 24 hour accident and sickness coverage is available to be purchased within 75 days of the school year or moving into the district of loss of other coverage.

Senior High football coverage requires an additional premium. All other school supervised sports are covered under the plan. On claims over \$250 this is an excess coverage policy for which benefits are payable only for that part of the loss not covered by other collectible insurance. If a person has no other insurance, the Company will pay the covered medical expenses incurred within one year, up to the specified limits of the policy.

Please note that the student applications will be available on our website. Complete the application and check the boxes for coverage desired. Sign where life insurance is shown, if desired. Tear off and keep the rest of the application, as it shows not only the coverage but the exclusions and limitations of the policy.

Mail the applications directly to Student Protective Agency, 300 Coshocton Avenue, Mount Vernon, OH 43050 along with a money order of check payable to Student Protective or go to www.studentprotective.com. The school will be notified as to who takes out coverage. You can call Student Protective at 1-800-278-2544 for more information.

In case of an accident the student or parent should immediately go to the building principal who will sign and provide the claim form if only school time coverage is taken out. 24 hour coverage needs no signature. The policy number shall be provided by the school for the claim or you can call 1-800-278-2544. You may give that policy number to the doctor or hospital but the bills should be sent to the parent or guardian who attach them to the claim form. Once completed, mail to the claims office at Guarantee Trust Life Insurance, PO Box 1148, Glenview, IL 60025. If you have any further questions regarding a claim, please call 1-800-622-1993. It is the responsibility of the parent or guardian to file the claim.

# 2022-23 OHIO STUDENT ACCIDENT INSURANCE PROGRAM

Multi-Benefit Protection

Plan Administered by:

# Student Protective Agency

300 Coshocton Ave. Mount Vernon, OH 43050 1-800-278-2544



# **ACCIDENT INSURANCE PROTECTION HELPING PROVIDE:**

For the Student - Sound coverage with a selection of plan options

For the Parent - Additional financial security to help in times of increasing medical costs

For You - The fulfillment of an administrative service and responsibility

Underwritten & Claims Administered by:



Guarantee Trust Life Insurance Company (GTL) 1275 Milwaukee Ave., Glenview, IL 60025 1-800-622-1993 www.gtlic.com



# ACCIDENT INSURANCE PLANS

# for all students and athletes



**SCHOOL-TIME STUDENT ACCIDENT COVERAGE:** Helps protect your students the entire school year, during regular school sessions, as well as participating in other school-sponsored activities requiring the attendance of the student. Also provides protection for your students while traveling directly to or from the student's Residence and school to attend or participate in school activities. The expiration date of coverage shall be the close of the regular nine month school term, except while the Insured is attending academic classroom sessions exclusively sponsored and solely supervised by the school during the summer.

**24-HOUR-A-DAY ACCIDENT COVERAGE:** Provides protection for your students 24-hours-a-day, year-round and continues until the end of the Policy Year. The student is protected AT HOME, AT SCHOOL, AT CAMP, ON VACATION. . . ANYWHERE ACCIDENTS CAN HAPPEN.

**SPORTS ACCIDENT COVERAGE:** Interscholastic sports (including practice) are covered by the School-Time and 24-Hour-A-Day Accident Coverage. Travel is also covered when going directly and uninterruptedly to and from practice or competition when traveling as a group in a Designated Vehicle. High school tackle football for grades 10 through 12 (including grade 9 if playing or practicing with grades 10 through 12) is only covered by the optional Football Only Accident Coverage, which requires an additional premium.

**FOOTBALL ONLY ACCIDENT COVERAGE:** Players in Grades 10 through 12 (including grade 9 if playing or practicing with grades 10 through 12) are covered for accidents occurring while participating in high school interscholastic tackle football practice or competition. Travel is also covered when going directly and uninterruptedly to and from such practice or competition when traveling as a group in a Designated Vehicle.

**EFFECTIVE COVERAGE DATES:** Coverage will be effective on the date of premium receipt by GTL, its representatives or school officials, or the official first day of school, whichever is later.

For interscholastic sports, coverage can pre-date the official first day of school for students who are participating in pre-school practice sessions, competition or covered travel sanctioned by the Ohio High School Athletic Association. In such cases coverage will be effective as of the date of premium receipt but only while participating in actual practice sessions, competitions or covered travel. Other aspects of coverage will not commence until the official first day of school.

Football Only Accident Coverage begins on the date of premium receipt by GTL, its representatives or school officials, but not prior to the first official date of practice and no earlier than August 1st as sanctioned by the Ohio High School Athletic Association and continues through the date of the last official game of the 2022 season, including playoffs. Other aspects of coverage will not commence until the official first day of school.

**EXCESS PROVISION:** All Covered Charges will be considered for payment on an Excess basis if any Other Valid and Collectible Insurance covers the Insured person.

# 2022-23 POLICY BENEFITS AND PREMIUMS

All Maximum amounts are per Injury except as specifically stated.

Injury means bodily injury due to an Accident which results directly and independently of disease, bodily infirmity, or any other causes; solely, directly and independently of all other causes, results in medical expense; occurs after the effective date of the Covered Person's coverage under the Policy; and occurs while the Policy is in force. All injuries sustained in any one Accident, including all related conditions and recurrent symptoms of these injuries are considered a single Injury.

COVERAGE AND BENEFITS	LOW OPTION	HIGH OPTION
Maximum Benefit Amount Per Injury	\$25,000.00	\$25,000.00
Deductible	\$0.00	\$0.00
Hospital Room and Board and general nursing care limited to a maximum of	\$150.00/day	\$300.00/day
Hospital Miscellaneous Expense limited to a maximum of	\$1,000.00	\$2,000.00
Hospital Emergency Care limited to a maximum of	\$150.00	\$300.00
Orthopedic Appliances furnished by the Hospital limited to a maximum of	\$100.00	\$200.00
Doctor's fees for surgery, in accordance with the Surgical Schedule using	\$80.00 per unit value	\$160.00 per unit value
Anesthesia Services, limited to	25% of the Surgical Schedule allowance	25% of the Surgical Schedule allowance
Non-Surgical Doctors' Visits, including Physical Therapy Physical Therapy is limited to a maximum benefit of 3 visits.	\$25.00	\$50.00
Dental Treatment, per tooth (for Injury to Sound, Natural Teeth) limited to Up to a maximum of	\$200.00 \$600.00	\$400.00 \$1,200.00
Imaging procedures, including X-rays and interpretation, limited to a maximum of amount of	\$100.00	\$200.00
MRI/CAT Scan, up to a maximum benefit of	\$125.00	\$250.00
Ambulance Expense, limited to a maximum of	\$100.00	\$200.00
Loss of Life	\$2,000.00	\$2,000.00
Loss of One Hand or One Foot or Entire Sight of Both Eyes	\$1,000.00	\$1,000.00
Loss of both Hands or Feet	\$10,000.00	\$10,000.00
PREMIUMS (ONE-TIME PAYMENT)	LOW OPTION	HIGH OPTION
SCHOOL-TIME ACCIDENT COVERAGE Students — Grades K - 6 Grades 7 - 12	\$23.00 \$37.00	\$46.00 \$74.00
24-HOUR-A-DAY ACCIDENT COVERAGE Students — Grades K - 6 Grades 7 - 12	\$79.00 \$91.00	\$158.00 \$182.00
OPTIONAL FOOTBALL ONLY ACCIDENT COVERAGE  Per Player — Grades 10 - 12 (including grade 9 if playing  or practicing with grades 10 through 12)	\$129.00	\$258.00

### **EXCLUSIONS**

THE POLICY DOES NOT COVER: (1) Treatment, services or supplies which are not Medically Necessary; are not prescribed by a Doctor as necessary to treat an Injury; are Experimental/Investigational in nature; are received without charge or legal obligation to pay; are received from persons employed or retained by the Policyholder or any Family Member, unless otherwise specified; or are not specifically listed as Covered Charges in the Policy; (2) Intentionally self-inflicted Injury; (3) Injury sustained while violating or attempting to violate any duly enacted law; (4) Injury by acts of war, whether declared or not; (5) Injury received while traveling or flying by air, except as a fare paying passenger on a regularly scheduled commercial airline; (6) Injury covered by Worker's Compensation or the Occupational Disease Law; (7) Treatment of illness, disease or infections, except infections which result from an accidental Injury or infections which result from accidental, involuntary or an unintentional ingestion of a contaminated substance; (8) Hernia, any type; (9) Injury sustained fighting or brawling, except in self-defense; (10) Suicide or attempted suicide; (11) Any penalty imposed by Other Valid and Collectible Insurance or Plan for failure to follow plan procedures; (12) Loss resulting from the use of any drug or agent classified as a narcotic, psycholytic, psychedelic, hallucinogenic, or having a similar classification or effect, unless prescribed by a Doctor; (13) Injury sustained while operating, riding in or upon, mounting or alighting from, any two, three or fourwheeled recreational motor/engine driven vehicle, snowmobile or all-terrain vehicle (ATV); (14) Injury sustained while participating in or practicing for senior high interscholastic tackle football including grade 9 if playing with grade 10 or above, including travel, unless optional coverage has been purchased; (15) Cosmetic or plastic surgery, except for reconstructive surgery on an injured part of the body; (16) Treatment in any Veteran's Administration or federal Hospital, except if there is a legal obligation to pay; (17) Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs; (18) Dental treatment, except as specifically stated; (19) Services of an assistant surgeon or Doctor when surgery is performed; (20) Eyeglasses, contact lenses, routine eye exams or prescriptions therefore; (21) Prescription Drugs, crutches, braces, artificial limbs, etc., except as specifically stated.

### IMPORTANT INFORMATION

- 1. Treatment must begin within thirty (30) days of Accident.
- 2. Expense must be incurred within fifty-two (52) weeks of Accident.
- 3. Written proof of loss must be furnished within ninety (90) days of Accident.
- 4. No refunds are available.

Blanket Accident insurance products are issued on Form Series GP-2030, GP-2020 or GP-1200 by Guarantee Trust Life Insurance Company, Glenview, IL. These products and their features are subject to state availability and may vary by state. Certain exclusions and limitations may apply. The exact provisions governing the insurance are contained in the Policy issued to the Policyholder and certain provisions may be administered to conform to state requirements. The Policy shall control in the event of any conflict between the Policy and this brochure. For complete details of coverage please contact the agent administering the program.

# GTL GUARANTEE 2022-2023 STUDENT ACCIDENT INSURANCE PLANS

- Accidents happen! When they happen to your child, someone must pay the bills.
- Here are Accident only insurance plans to help cover your child either 24 hours a day (24-Hour Plan) or while in school (School-Time Plan).
- These plans provide benefits to help meet the cost of medical and Hospital expense.
- If you have other insurance, these plans can help offset the deductibles and coinsurance for those plans.
- If you have no other insurance, these plans will provide basic coverage.
- Any benefits payable by the Policy as a result of medical, surgical, dental, Hospital or nursing service will be paid directly to the Hospital or person rendering such service unless proof of payment in full is provided.

24-HOUR	SCHOOL TIME	IMPORTANT PROTECTION FACTS
1	✓	Becomes effective the date premium payment is received by Guarantee Trust Life Insurance Company (GTL), its representatives or school officials (but not prior to the opening day of school). Students participating in preschool practice or play for interscholastic sports sanctioned by the Ohio High School Athletic Association will be covered as of the date of actual premium payment but only while engaged in actual practice or game sessions. Other aspects of coverage will not start sooner than the first date of regular school session.
1	1	Provides coverage during the hours that school is in regular session.
1		Provides 24-Hour-A-Day protection.
1	1	Provides coverage during the time necessary for travel between the insured's home and the beginning or end of regular school sessions.
/	1	Provides coverage while participating in (or attending) activities organized, sponsored and supervised by the school. Coverage is also provided for travel directly to and from such activities in a Designated Vehicle furnished by the school.
	1	Coverage expires at the close of the regular school term. (Coverage will be extended while attending academic classes for credit in the summer, when classroom sessions are exclusively sponsored and solely supervised by the school; however, no coverage will be provided for travel to and from classes).
1		Coverage continues without interruption all summer until school re-opens for the following term.

Optional Football Only Accident Coverage begins on the date of premium receipt by GTL, its representatives or school officials, but not prior to the first official date of practice; and continues through the date of the last official game of the current season including playoffs.

Football premium covers football only.

To file a claim: Report accidents to the school. Forms will be furnished through the principal's office (during vacation time contact the administrators of the plan). Complete proof of loss and accumulated bills must be received by Guarantee Trust Life Insurance Company within 90 days.

# 24-HOUR-A-DAY ACCIDENT COVERAGE

## 24-Hour-A-Day Protection for each Covered Accident

Helps protect your child for the entire school year and extends **throughout the summer** - right up to the day school opens. Your child's coverage is good **WORLDWIDE**, **24-HOURS-A-DAY**. This includes covered accidents:

At home At play At school On vacation Scouting, camping etc. During covered travel
While engaged in sports, except those specifically excluded or for which optional coverage is required\*

\*See OPTIONS for available optional sports coverage, if any.

# SCHOOL-TIME ACCIDENT COVERAGE

Helps protect your child while attending regular school sessions. Includes coverage for travel directly to and from your residence to attend regular school sessions for travel time required, but not more than one hour before or after regular classes. Travel time on the school bus is extended for any additional time needed. In addition, coverage is provided while participating in (or attending) covered activities exclusively organized, sponsored and solely supervised by the school and school employees, including travel directly to and from the activity in a Designated Vehicle furnished by the school and supervised solely by school employees. Optional coverage <u>may be</u> required for interscholastic sports. See OPTIONS for available optional sports coverage, if any.

Blanket Accident insurance products are issued on Form Series GP-2030, GP-2020 or GP-1200 by Guarantee Trust Life Insurance Company, Glenview, IL. These products and their features are subject to state availability and may vary by state. Certain exclusions and limitations may apply. The exact provisions governing the insurance are contained in the Policy issued to the Policyholder and certain provisions may be administered to conform to state requirements. The Policy shall control in the event of any conflict between the Policy and this brochure. For complete details of coverage please contact the agent administering the program.

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K-12-OH-22-23

## What's Covered? Up to \$25,000.00 as described under Coverage and Benefits for:

- ACCIDENTS OCCURRING WHILE COVERAGE IS IN FORCE
- LOSS FROM ACCIDENTAL BODILY INJURY RESULTING DIRECTLY AND INDEPENDENTLY OF ALL OTHER CAUSES
- COVERED MEDICAL EXPENSE WHICH BEGINS WITHIN 30 DAYS OF THE ACCIDENT AND IS INCURRED WITHIN 52 WEEKS OF THE ACCIDENT

# COVERAGE AND BENEFITS

# BENEFITS ARE PAYABLE UP TO THE DOLLAR AMOUNTS SPECIFIED BELOW

BENEFITS PER INJURY		Low Option	HIGH OPTION	BENEFITS PER INJURY		Low Option	HIGH OPTION	
HOSPITAL ROOM AND BOARD AND GENERAL NURSING	Per day	\$150	\$300	IMAGING PROCEDURES	Including X-rays and interpretation	\$100	\$200	
CARE				MRI/CAT Scan		\$125	\$250	
HOSPITAL MISCELLANEOUS EXPENSE		\$1,000	\$2,000	ORTHOPEDIC APPLIANCES	Furnished by the Hospital	\$100	\$200	
HOSPITAL EMERGENCY CARE		\$150	\$300	DENTAL TREATMENT	For Injury to Sound, Natural Teeth, per tooth	\$200	\$400	
DOCTOR'S FEES	Per Unit	\$80	\$160		Up to a maximum of	\$600	\$1,200	
FOR SURGERY	Unit Value determined by the Surgical Schedule			ACCIDENTAL DEATH AND	Caused by an Injury and			
ANESTHESIA SERVICES	Percent of Surgical Schedule Allowance	25%	25%	DISMEMBERMENT	occurring within 365 days of the covered Accident	**	000	
AMBULANCE EXPENSE		\$100	\$200	Only one of these benefits, the largest, will be	ACCIDENTAL DEATH DISMEMBERMENT	\$2,	000	
DOCTORS' VISITS Non-surgical Including Physical Therapy	Per visit	\$25	\$50	payable in Loss of One Hand or Or		\$1,000		
	Physical Therapy, per visit	\$25	\$50	benefits shown	benefits shown	Loss of the Entire Sight of Both Eyes	\$1,	000
	Maximum number of visits per Injury	3	3		Loss of Both Hands or Feet	\$10	,000	

Injury means bodily Injury due to an Accident which results directly and independently of disease, bodily infirmity, or any other causes; solely, directly and independently of all other causes, results in medical expense; occurs after the effective date of the Insured's coverage under the Policy; and occurs while the Policy is in force. All injuries sustained in any one Accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury.

#### **EXCLUSIONS**

THE POLICY DOES NOT COVER: (1) Treatment, services or supplies which are not Medically Necessary; are not prescribed by a Doctor as necessary to treat an Injury; are Experimental/Investigational in nature; are received without charge or legal obligation to pay; are received from persons employed or retained by the Policyholder or any Family Member, unless otherwise specified; or are not specifically listed as Covered Charges in the Policy; (2) Intentionally self-inflicted Injury; (3) Injury sustained while violating or attempting to violate any duly enacted law; (4) Injury by acts of war, whether declared or not; (5) Injury received while traveling or flying by air. except as a fare paying passenger on a regularly scheduled commercial airline; (6) Injury covered by Worker's Compensation or the Occupational Disease Law; (7) Treatment of illness, disease or infections, except infections which result from an accidental Iniury or infections which result from accidental, involuntary or an unintentional ingestion of a contaminated substance: (8) Hernia, any type: (9) Injury sustained fighting or brawling, except in self-defense; (10) Suicide or attempted suicide; (11) Any penalty imposed by Other Valid and Collectible Insurance or Plan for failure to follow plan procedures; (12) Loss resulting from the use of any drug or agent classified as a narcotic, psycholytic, psychedelic, hallucinogenic, or having a similar classification or effect, unless prescribed by a Doctor: (13) Injury sustained while operating, riding in or upon, mounting or alighting from, any two, three or four- wheeled recreational motor/engine driven vehicle, snowmobile or all-terrain vehicle (ATV); (14) Injury sustained while participating in or practicing for senior high interscholastic tackle football including grade 9 if playing with grade 10 or above, including travel, unless optional coverage has been purchased; (15) Cosmetic or plastic surgery, except for reconstructive surgery on an injured part of the body; (16) Treatment in any Veteran's Administration or federal Hospital, except if there is a legal obligation to pay; (17) Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs; (18) Dental treatment, except as specifically stated; (19) Services of an assistant surgeon or Doctor when surgery is performed; (20) Eyeglasses, contact lenses, routine eye exams or prescriptions therefore; (21) Prescription Drugs, crutches, braces, artificial limbs, etc., except as specifically stated.

# 2022-2023 SCHOOL YEAR ENROLLMENT FORM

PLEASE PRINT CLEARLY

	GUARANTEE
( -	TRUST
	LIFE

#### ONE TIME ANNUAL PAYMENT High Low **OPTIONS** OPTION **O**PTION 24-Hour-A-Day Plan STUDENTS GRADES K-6 □\$79 □\$158 STUDENTS GRADES 7-12 □\$91 □\$182 SCHOOL-TIME PLAN STUDENTS GRADES K-6 □\$23 □\$46 STUDENTS GRADES 7-12 □\$74 □\$37 **OPTIONAL FOOTBALL** COVERAGE (GRADES 10-12, INCLUDING GRADE 9 IF PLAYING WITH 10-12) 2022 SEASON ONLY PER PLAYER □\$129 | □\$258 TOTAL \$ (PLEASE DO NOT SEND CASH) MAKE CHECK PAYABLE TO YOUR LOCAL AGENCY

No REFUNDS ARE AVAILABLE

FIRST NAME	MIDDLE INITIAL LAST NA	ME
DATE OF BIRTH	MALE 🔲	FEMALE 🔲
MONTH DAY	YEAR	
SCHOOL DISTRICT	School	
Grade Student's Addre		
FELEPHONE #		
PARENT OR GUARDIAN'S EMAIL ADDRE	s	
NAME OF PARENT OR GUARDIAN (PLEA	E PRINT)	

GA-15-KEF

#### -03--

# PLEASE REMEMBER TO:



COMPLETE THE ENROLLMENT FORM AND CHECK THE PLAN AND OPTIONS YOU WANT.



MAKE YOUR CHECK OR MONEY ORDER (PLEASE DO  $\underline{\text{NOT}}$  SEND CASH) FOR THE TOTAL ENCLOSED PAYABLE AS INDICATED.

MAIL THE ENROLLMENT FORM WITH YOUR CHECK OR MONEY ORDER TO:



STUDENT PROTECTIVE AGENCY

300 Coshocton Avenue Mount Vernon, OH 43050



PLEASE NOTE: YOUR CANCELED CHECK IS YOUR RECEIPT. IF CANCELED CHECK IS NOT RECEIVED WITHIN 60 DAYS, PLEASE CONTACT YOUR PLAN ADMINISTRATOR.

# NOTE: PLEASE READ THIS BEFORE SUBMITTING A CLAIM

## INSTRUCTIONS FOR FILLING OUT AN ACCIDENT MEDICAL CLAIM FORM

- > The claim form must be completed and signed by the Organization and the injured Member (if the member is a minor, then the Member's parents or guardian should complete and sign the claim form). Please indicate your Group or Association name on the claim form. Also, the "Authorization To Permit Use and Disclosure of Health Information" must be signed.
- > Your Accident Medical plan requires that treatment must be sought within a specific time frame. Please refer to the Schedule of Benefits in your policy for the "Initial Treatment Period".
- > PROOF OF LOSS (COMPLETED CLAIM FORM AND ITEMIZED BILLS) SHOULD BE SUBMITTED WITHIN 90 DAYS OF THE ACCIDENT. ADDITIONAL BILLS RELATED TO THE ACCIDENT SHOULD BE SUBMITTED WITHIN 90 DAYS OF TREATMENT.
- Please attach itemized bills to the claim form. A balanced due bill from your provider is **not** sufficient. An itemized bill is a statement that indicates:
  - 1) The date(s) of treatment,
  - 2) The type(s) of service,
  - 3) The diagnosis,
  - 4) The medical provider's name and address
  - 5) The individual charge for each expense.
- > If you have other (primary) insurance coverage, please send us a copy of their payment or denial ("Explanation of Benefits") statement. Please note: This is not necessary if you have purchased a "Primary" plan through GTL that pays regardless of other insurance payments.
- > Return the completed claim form, itemized bills and other insurance payment or denial ("Explanation of Benefits") statements (if applicable) to:

# GUARANTEE TRUST LIFE INSURANCE COMPANY P.O. Box 1148 Glenview, Illinois 60025

- > Please indicate which bills have been paid by you. If you prefer our payment to go directly to the medical provider, please notate this on the bills.
- > A claim form needs to be completed only at the beginning of treatment for each accident. Additional bills or follow-up treatment should indicate your name, group or association name and date of accident.
- > We suggest you make photocopies of any correspondence sent to our office to keep for your own records.

## **IMPORTANT:**

Please take note that your claim will result in a processing delays as the result of not providing us with the following: the completed claim forms, the itemized bills from your medical provider and a copy of your other insurance payment or denial ("Explanation of Benefits") statement.

If you have any questions, please contact our Customer Service Department at (800) 622-1993.

ADDRESS		MUST BE GIVEN OR CLAIM WILL  RE RETURNED	P.O. Box 1148 Glenview, IL 60025 (800) 622-1993
Addr:	Hosp.:Addr:	101 11111	Other:Addr:
City I hereby authorize Guarante Other Payee indicated above DATE	e.	City State Zip bills in connection with this accident direct  ARENT OR GUARDIAN	tly to the Doctor, Hospital or
			Claimant – if an ADULT
			24 HR. COVERAGE CLAIM IS INVOLVED)
			Date of Birth/ Grade
2. Claimant's Address: Stree	et or RFD	City	StateZip
3. Date of Accident	20	Hour AM □ PM □	
. Description of Accident: (	A) How and where did in occu	ur?	_ (if more space needed, attach separate shee
(B) Nature of Injury	411		(if more space needed, attach separate shee
If Athletics, name sport  (A) On date of accident when the sport	hat time did school start for thi	is student?AM □ PM [	
If Athletics, name sport  (A) On date of accident where (B) What time was student  (A) Has a previous claim been (B) Was Supervisor a wine (C) If not, when was accident to the control of	hat time did school start for this t dismissed from school? filed for this accident? Y hority supervising Activity tness? Yes \( \text{No} \) \( \text{D} \) ident reported to School Author MANT ATTENDS: Eleme	is student?AM □ PM □ AM □ PM □  /es □ No □  prity?  entary □ Jr. High □ High □ Of	□ ther □
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If Athletics, name sport  (A) On date of accident we (B) What time was student  Has a previous claim been  (A) Name of School Aut (B) Was Supervisor a wi (C) If not, when was accident  TYPE OF SCHOOL CLAIM  I certify that the above  PARENT TO COMPL  DO YOU HAVE ANY OT  AS GROUP, INDIVIDUAL  IF YES, PLEASE GIVE TO  Insurance Company No	hat time did school start for this t dismissed from school?	is student?AM □ PM □ AM □ PM □  Yes □ No □  Pority?  Entary □ Jr. High □ High □ Official  Of Official  Of Official  Of AN ADULT) IN ORDER IN LICENTAGE COVERED THE EXPENSE OR LIABILITY? □NO □ YES  NAME, PHONE NUMBER AND POLICY  Policy #  Mother	ther  ef.  Title  FOR CLAIM TO BE PROCESSE ES RELATED TO THE ABOVE ACCIDENT, S Y NUMBER:
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### GUARANTEE TRUST LIFE INSURANCE COMPANY 1275 Milwaukee Avenue, Glenview, Illinois 60025 1-800-622-1993

### HIPAA AUTHORIZATION

To Permit Use and Disclosure of Health Information

This Authorization was prepared by GTL for purposes of obtaining information necessary to process a claim for benefits.

Policy/Certificate #	
Upon presentation of the original or a photocopy of this signed Authorization, I a (except psychotherapy notes), any licensed physician, medical professional, hos institution, insurance support organization, pharmacy, governmental agency, policyholder, employer or benefit plan administrator to provide Guarantee Trust Life or an agent, attorney, consumer reporting agency or independent administrator, information concerning advice, care or treatment provided the patient, employee including all information relating to, mental illness, use of drugs or use of alcoholincludes information provided to our health division for underwriting or claim servicit to any affiliated insurance company on previous applications. If this Authorization myself, that individual and my authority to act on their behalf is explained below. authorized representative is entitled to receive a copy of the Authorization upon requesting the content of the	pital or other medical-care insurance company, group Insurance Company (GTL) acting on it's behalf, all or deceased named below, ol. This Authorization also and information provided is for someone other than I understand that I or my
I understand that I have the right to revoke this Authorization, in writing, at an notification to my (our) agent or to the Company at the above address. I understand effective to the extent the Company has relied on the use or disclosure of the protected Authorization was obtained as a condition to determine my eligibility for benefits. Esent in writing to the attention of the Claim Department Manager.	that a revocation will not be health information or if my
I understand that Guarantee Trust Life Insurance Company may condition payment of this Authorization, if the disclosure of information is necessary to determine the lepayment. I also understand once information is disclosed to us pursuant to this Author remain protected by GTL in accordance with federal or state law.	vel or validity of the claim
This authorization shall remain in force and in effect until two (2) years from the date at which time this authorization will expire.	this authorization is signed
(Print Please) Name of Patient Date	of Birth
Signature of Patient Date	
(Please Print) Name of Authorized Representative, or Next of Kin	
Relationship of Authorized Representative or Next of Kin to Patient	-
Signature of Authorized Representative or Next of Kin Date	

#### GUARANTEE TRUST LIFE INSURANCE COMPANY

### Consent for Use of Electronic Records and Electronic Signatures

#### PLEASE PRINT AND SAVE A COPY OF THIS DOCUMENT FOR YOUR RECORDS

In connection with your application for, or administration of, insurance underwritten by Guarantee Trust Life Insurance Company ("GTL"), you are consenting to the use of Electronic Signatures and Electronic Records. As part of your consent to the use of Electronic Signatures and Electronic Records you acknowledge that you: (1) understand the terms and conditions of receiving insurance documents, disclosures and other communications electronically; (2) have the necessary hardware and software that allow you to receive and view Electronic Records; (3) have a valid active email account\*; and (4) are responsible for accessing, opening, and reading communication GTL sends or makes available to you in electronic format. GTL will consider electronic communication to be received by you upon successful delivery to the designated email address you provide. You also acknowledge that your Electronic Signature is legally binding and enforceable and is the legal equivalent of your handwritten signature.

\*An active email address is <u>not</u> required for viewing and / or downloading a copy of your insurance coverage from GTL's secure website.

GTL is required by law to provide you with the following information relative to (i) electronic delivery of disclosures, notices and other electronic communications (collectively, "Electronic Records") and (ii) Electronic Signature.

### Types of Electronic Records Covered by This Consent

Unless you request otherwise, documents that form our insurance relationship will be provided to you electronically. Electronic Records include, but are not limited to:

- Application(s) and related forms
- Policy or certificate insurance fulfillment documents
- Disclosures and notices, where required by state and / or federal law
- Customer service forms and claim forms
- Responses to customer service or claim-related communications initiated by GTL or you

Your consent does not apply to policy lapse or termination notices.

### What You Need in Order to Receive or View Electronic Records

In order to access and view communications and documents GTL makes available to you electronically, you must:

- Have access to the internet and be able to view, save and print Portable Document Files (PDF) using software such as Adobe Acrobat Reader. Adobe Acrobat Reader can be downloaded for free at <a href="http://get.adobe.com/reader/">http://get.adobe.com/reader/</a>
- Maintain a valid active email address. It is your responsibility to provide GTL with your complete and accurate email address, as well as provide prompt notification of any change to it. To ensure Electronic Records are not blocked in email or spam filters, please add GTL's domain, gtlic.com, to your safe sender list.