

As a service to students and their families, the school district is making available information on 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.

A major point to keep in mind is that this policy pays the first \$100 of eligible medical costs regardless of other insurance. Medical bills beyond the first \$100 must then be filed with your family or employer group insurance or plan, if any. Those items not covered by your own insurance or plan will then be paid by this coverage, within the limitations outlined in the brochure. If you have no other insurance this will become your primary accident plan.

The plan is underwritten by the Guarantee Trust Life Insurance Company. The agent is First Agency, Inc.,
5071 West H Avenue, Kalamazoo, Michigan 49009-8501, (269) 381-6630.

If you are interested in enrolling your child:

1. Obtain an application in the school office.
2. Detach and complete the envelope.
3. Enclose the correct premium (**check or money order only**), seal, and mail it to the company. Coverage becomes effective as soon as the application and premium are received by them.
4. Premium cannot be accepted unless received in the envelope provided.

◆ **Please use one envelope for each child** - do not combine applications for several children in one envelope.

◆ Be sure to retain the descriptive sheet for later reference.

Or, to purchase coverage on-line go to www.1stagency.com/voluntaryaccidentcoverage.htm 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 happy to make this student accident insurance plan available. If you have any questions regarding the plan, please give them a call at the number listed above.