

Claim Serial Number (for office use only)



Guarantee Trust Life Ins. Co.
Administered by:
First Agency, Inc.
5071 West H Avenue
Kalamazoo, MI 49009-8501

ACCIDENT CLAIM FORM

PARENT/GUARDIAN TO COMPLETE

ALL INFORMATION MUST BE COMPLETE OR CLAIM CANNOT BE PROCESSED

Student's Full Name (please print)

Exact Date of Accident

Student's Social Security Number

Student's Date of Birth

FATHER
Father's Full Name
Home Address
City State Zip
Home Phone
Employer Name Title
Employer Address
City State Zip
Self Employed?
PLEASE COMPLETE THE FOLLOWING SECTION EVEN IF NO BENEFITS ARE PROVIDED:
Do you have insurance? Is this student covered?
Name of Insurance Plan
Social Security Number
Phone Number Group Number
If you are employed, but your dependent is not covered under your employer's plan, a letter to this effect from your employer is required.

MOTHER
Mother's Full Name
Home Address
City State Zip
Home Phone
Employer Name Title
Employer Address
City State Zip
Self Employed?
PLEASE COMPLETE THE FOLLOWING SECTION EVEN IF NO BENEFITS ARE PROVIDED:
Do you have insurance? Is this student covered?
Name of Insurance Plan
Social Security Number
Phone Number Group Number
If you are employed, but your dependent is not covered under your employer's plan, a letter to this effect from your employer is required.

AUTHORIZATION - To Permit Use and Disclosure of Health Information



First Agency, Inc.
5071 West H Avenue
Kalamazoo, MI 49009-8501

This Authorization was prepared by First Agency, Inc. for purposes of obtaining information necessary to process a claim for benefits.

Upon presentation of the original or a photocopy of this signed Authorization, I authorize, without restriction (except psychotherapy notes), any licensed physician, medical professional, hospital or other medical-care institution, insurance support organization, pharmacy, governmental agency, insurance company, group policyholder, employer or benefit plan administrator to provide First Agency, Inc. or an agent, attorney, consumer reporting agency or independent administrator, acting on its behalf, all information concerning advice, care or treatment provided the patient, employee or deceased named below, including all information relating to, mental illness, use of drugs or use of alcohol. This Authorization also includes information provided to our health division for underwriting or claim servicing and information provided to any affiliated insurance company on previous applications. If this Authorization is for someone other than myself, that individual has given me authority to act on his/her behalf as explained below.

I understand that I have the right to revoke this Authorization, in writing, at any time by sending written notification to my agent or to us at the above address. I understand that a revocation will not be effective to the extent we have relied on the use or disclosure of the protected health information or if my Authorization was obtained as a condition to determine my eligibility for benefits. Revocation requests must be sent in writing to the attention of the Claims Supervisor.

I understand that First Agency, Inc. may condition payment of a claim upon my signing this authorization, if the disclosure of information is necessary to determine the level or validity of the claim payment. I also understand, once information is disclosed to us pursuant to this Authorization, the information will remain protected by First Agency, Inc. in accordance with federal or state law.

I understand that I or my authorized representative is entitled to receive a copy of this authorization upon request.

This Authorization is valid from the date signed for the duration of the claim.

Name of Authorized Representative, or Next of Kin (please print)

Name of Claimant (please print)

Signature of Authorized Representative or Next of Kin Date

Signature of Claimant (if claimant is 18 or older) Date

Relationship of Authorized Representative or Next of Kin to Claimant

SCHOOL / ADMINISTRATOR / OFFICIAL / POLICYHOLDER TO COMPLETE

School Student Attends: in School District

Student's Full Name (print Last, First, MI): Sex: Male Female Grade:

Student's Home Address:

Date of Accident: Time of Accident: AM PM

Detailed Description of Accident: How did it occur? (or attach accident report completed by the school representative who witnessed the accident)

Where did it occur?

Part of body injured: Right Left

Activity: Interscholastic Intramural Club Other (describe):

Name of school authority supervising activity:

Was supervisor a witness to the accident? Yes No If No, date reported to school:

Signature of School Official

Date

Title of School Official (please print)

Dear Parent:

Our school provides accident coverage for all athletes. Outlined below is important information regarding this coverage. It is intended as a brief description for reference only, and is not the policy.

Only **ACCIDENTS** that occur in school-sponsored and supervised interscholastic sports are covered.

DEFINITION OF ACCIDENT:

An unexpected, sudden and definable event which is the direct cause of a bodily injury, independent of any illness, prior injury or congenital predisposition.

Conditions that result from participating in an activity do not necessarily constitute accidents. For example, illnesses, diseases, degeneration, conditions caused by continued stress to a particular area of the body, and existing conditions aggravated by an accident are not covered.

- A. This plan of insurance is **EXCESS ONLY**: It will not duplicate benefits paid or payable by any other insurance or plan including HMO's or PPO's.
- B. The policy will not cover expenses payable under the insured's HMO (Health Maintenance Organization), or PPO (Preferred Provider Organization). If the insured chooses not to use an authorized medical vendor (under HMO or PPO), the policy will only cover expenses incurred that it would have honored had the insured used the proper medical vendor.
- C. Medical treatment for a covered accident must begin within 90 days of that accident. Only expenses incurred within 52 weeks are considered. Benefits are determined on the basis of **REASONABLE AND CUSTOMARY** for the geographic location where services are performed, subject to the following limitations:
 - Hospital room and board, and general nursing care, limited to 30 days, limited to a maximum of \$1,000 per day.
 - Inpatient Hospital miscellaneous expense, such as the cost of the operating room, laboratory tests, x-ray examinations, anesthesia, drugs (excluding take-home drugs) or medicines, therapeutic services and supplies, limited to a maximum of \$5,000.
 - Outpatient Hospital miscellaneous expense, such as the cost of the operating room, laboratory tests, x-ray examinations, anesthesia, drugs (excluding take-home drugs) or medicines, therapeutic services and supplies, limited to a maximum of \$1,500.
 - Doctor's fees for surgery, limited to a maximum of \$3,500.
 - Doctors' visits up to \$75 for the first visit and \$75 for each visit thereafter, limited to a maximum benefit of 5 visits.
 - Imaging procedures, including x-rays and interpretation for: Fracture or dislocation, up to a maximum benefit of \$50; and No fracture or dislocation, up to a maximum benefit of \$500; and MRI/CAT scan, up to a maximum benefit of \$500.
 - Dental treatment for Injury to Sound Natural Teeth
 - Physical Therapy rendered by a: Hospital; or Doctor, up to a maximum benefit of \$500.
 - Injuries sustained in a Motor Vehicle Accident are limited to a maximum of \$10,000 per Injury.
- D. Specific exclusions of the policy include, but are not limited to, sickness, disease, or hernia in any form, non-prescription drugs; fighting; and orthotics not prescribed exclusively for rehabilitation (e.g., playing brace, mouth guard).
- E. A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

Accidents must be reported to the school within 20 days. Medical bills must be submitted to First Agency, Inc. within 90 days after date of treatment. Questions regarding claim procedures may be directed to First Agency, Inc. at 5071 West H Avenue, Kalamazoo, Michigan 49009 or 269/381-6630 or Fax 269/381-3055.

HOW TO FILE YOUR ACCIDENT CLAIM FORM:

- 1. Complete **ALL** blanks. If information is not applicable, indicate the **reason** it is not (e.g., deceased, unknown).
- 2. Attach all **ITEMIZED** bills to date (**not** balance due statements) for **MEDICAL EXPENSES ONLY**. Subsequent medical bills can be submitted within 90 days after date of treatment.
- 3. Include all worksheets, denials, and/or statements of benefits from your primary insurer. (Each charge **must** be processed by all other insurances/plans before they can be processed by First Agency, Inc.)
- 4. If you are employed and no coverage is provided by your employer, **A LETTER OF VERIFICATION FROM YOUR EMPLOYER STATING THAT NO COVERAGE IS PROVIDED MUST BE SUBMITTED.**
- 5. Mail claim form within 90 days of the accident to:
 - First Agency, Inc.
 - 5071 West H Avenue
 - Kalamazoo, MI 49009-8501