



International Studies Charter High School
807 SW 25th Avenue ♦ Miami, FL 33133

Student Accident Insurance Form

Dear Parent:

The School has purchased insurance coverage to protect your child against accidental injury during all school sponsored and supervised activities, whether at the school or away, including participation in interscholastic athletics. This coverage is provided by Administrative Concepts, Inc.

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.
2. Treatment must commence within 90 days of the date of injury, or there is no coverage.
3. Benefits are payable for up to 1 year from the date of injury.

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 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:

BMI Benefits, LLC
P.O. Box 511
Matawan, NJ 07747

Sincerely yours,

Alina Lopez, Principal

Student Name _____ ID# _____ Grade _____

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

Student Accident Insurance Notice

July 2021,

Dear Parents/ Guardians:

This letter serves as a notice for Student Accident Insurance coverage for the 2021-2022 school year. The first week of school all students enrolled at International Studies Charter Middle School (ISCMS) & International Studies Charter High School (ISCHS) will receive information for purchasing Student Accident Insurance coverage in their registration packets. Our recommendation is for all parents/guardians to purchase the Student Accidental Insurance for their child during the first week of school. Involvement in before/after school care and all athletic participation requires purchase of Student Accident Insurance. Failure to enroll your son/daughter in the school Student Accident Insurance will result in your child not being permitted to participate in previously mentioned school activities.

International Studies Charter understands some students have personal insurance before entering our school. However, enrollment is still mandatory for previously mentioned extracurricular activities. Please refer to the Parent letter on back for further details on the type and coverage for the Student Accident Insurance.

To enroll your child in the Student Accident Insurance for the 2021-2022 school year, please see Athletic Director. Complete form on back, then submit with a \$21.00 payment in **cash**.

Sincerely,

Alina Lopez, Principal

International Studies Charter School 2021-2022 Student Accident Insurance - \$21

Enrollment is MANDATORY for the following:

- Before School Care/ After School Care
- All Athletic participation including but not limited to: teams, tryouts, open gym, practice, intramurals, etc.