2022-2023 School Year

Student Accident & Sickness Insurance

Enroll online at www.myers-stevens.com

Arranged and Administered by:

myers | stevens | toohey
Student Accident & Sickness

Our Best Coverage!

Students (grades P-12) may enroll in this coverage. Covers Injuries sustained and Sickness commencing anywhere in the world, 24-hours a day, while your student is insured under this School Year’s coverage (including interscholastic sports, except high school tackle football). Repatriation and Medical Evacuation benefits are included. This coverage does not cover routine or preventative care.

Benefits are payable according to the “Description of Benefits” up to $50,000 per Covered Accident and $200,00 per Covered Accident.

There is a $50 deductible per covered Accident or covered Sickness

**Coverage begins at 11:59 p.m. on the day Myers-Stevens & Toohey Co., Inc. (herein called “The Company”) receives the completed coverage request form and the required premium. Coverage ends at 11:59 p.m. on the last day of the month for which payment has been made. Coverage may be continued for up to 12 calendar months, or through Sept. 30, 2023, whichever comes first, provided the required payments are made.**

**NOTE** – Participation in commercial camps or clinics may be covered under this coverage.

1st payment: $239
(Covers remainder of month in which you enroll and 1 additional month)
Subsequent Payments: $194 a month, billed every 2 months

Interscholastic Tackle Football Accident

Students (grades 9-12) may enroll in these coverages. Covers Injuries caused by covered accidents occurring:

- While practicing or playing in interscholastic high school tackle football activities which are School-sponsored and directly supervised, including spring practice and summer conditioning, weight training and passing league
- While traveling for football in a School Vehicle or traveling directly and without interruption between School and off-campus site for such activities provided travel is arranged by and is at the direction of the School

**Coverage begins at 11:59 p.m. on the day the Company receives the completed coverage request form and the required premium. Coverage ends at 11:59 p.m. on the closing date of regular classes for the 2022-2023 School Year.**

**NOTE** – Participation in commercial camps or clinics is not covered under this coverage. See “Full Time 24/7”.

<table>
<thead>
<tr>
<th>Benefit Levels:</th>
<th>High</th>
<th>Mid</th>
<th>Low</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rates per School Year:</td>
<td>$386</td>
<td>$356</td>
<td>$288</td>
</tr>
</tbody>
</table>

Dental Accident ($75,000 Maximum)

Students (grades P-12) may enroll in this coverage. Covers Injuries to teeth caused by covered Accidents occurring 24 hours a day, anywhere in the world, including participation in all sports and all forms of transportation.

Benefits are payable at 100% of the Usual and Customary Charge for Treatment of Injured teeth, including repair or replacement of existing caps or crowns. We do not pay for damage to or loss of dentures or bridges or damage to existing orthodontic equipment.

The coverage provides a “Benefit Period” of Accident dental benefits for up to one year from the date of first Treatment. The benefit period for an Injury may be extended each year, provided that: coverage is renewed prior to October 1, the student remains enrolled in grades P-12, and written notice is received by the Company at the time of Injury that further Treatment will be deferred to a later date.

**Coverage begins at 11:59 p.m. on the day the Company receives the completed coverage request form and the required premium. Coverage ends at 12:01 a.m. on the date School begins regularly scheduled classes for the 2023-2024 School Year.**

$16 purchased separately
$12 when added to any coverage(s) purchased

Full-Time 24/7 Accident

Students (grades P-12 and school employees) may enroll in these coverages. Covers Injuries caused by Accidents occurring 24 hours a day, anywhere in the world, except while participating in interscholastic tackle football.

**Coverage begins at 11:59 p.m. on the day the Company receives the completed coverage request form and the required premium. Coverage ends at 12:01 a.m. on the date School begins regularly scheduled classes for the 2023-2024 School Year.**

**NOTE** – Participation in commercial camps or clinics may be covered under this coverage.

<table>
<thead>
<tr>
<th>Benefit Levels:</th>
<th>High</th>
<th>Mid</th>
<th>Low</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rates per School Year:</td>
<td>$375</td>
<td>$349</td>
<td>$277</td>
</tr>
</tbody>
</table>
Benefits for Accidental Death, Dismemberment, Loss of Sight, Paralysis and Psychiatric/Psychological Counseling

(Applies to all coverages except Dental Accident)

In addition to medical benefits, if, within 365 days from the date of Accident covered by the policy, bodily injuries result in any of the following losses, we will pay the benefit set opposite such loss. Only one such benefit (the largest) will be paid for all such losses due to any one Accident.

- Accidental Death $10,000
- Single dismemberment or entire loss of sight in one eye $25,000
- Double dismemberment or entire loss of sight in both eyes, or paraplegia or hemiplegia or quadriplegia $50,000
- $ 5,000

Choose Your Own Doctor and Hospital

OR NBP 566
Thank you for enrolling your child!
To avoid any delay in coverage, please follow these 3 easy steps below:

1. Select the coverage(s) you wish to purchase below:
   - Student Accident & Sickness will provide our highest level of coverage.
   - Our accident-only coverages may be purchased on an individual basis or combined with additional coverage (for example, Full-Time (24/7) Accident + Dental).

2. Complete and detach the enrollment form on the right side or you may enroll online (see below). Please note, we are unable to accept enrollments over the phone.

3. Purchase and Return
   - Click [HERE](#) to enroll online for IMMEDIATE processing!
   - We accept VISA and MasterCard.
   - If online enrollment is not available, you may either:
     - Fax the completed Enrollment Form to (949) 348-2630. You must pay by credit or debit card by completing the payment area on this page. We cannot accept Checks or Money Orders by fax.
     - Mail both sides of the completed Enrollment Form in the enclosed envelope.
     You may pay by credit card by completing the payment area on the right side or enclose a check or Money Order made payable to Myers-Stevens & Toohey Co., Inc.

   **PLEASE DO NOT SEND CASH**

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**Our BEST Coverage**

**Student Accident & Sickness**

1st Payment $239

You will be billed $388 every 2 months thereafter.

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**Our Accident Coverages**

(One-Time Payment For Entire School Year)

<table>
<thead>
<tr>
<th>COVERAGES:</th>
<th>High Option</th>
<th>Mid Option</th>
<th>Low Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tackle Football Only</td>
<td>$386</td>
<td>$356</td>
<td>$327</td>
</tr>
<tr>
<td>Full-Time (24/7)</td>
<td>$375</td>
<td>$349</td>
<td>$288</td>
</tr>
<tr>
<td>School-Time</td>
<td>$90</td>
<td>$84</td>
<td>$70</td>
</tr>
<tr>
<td>Dental Accident</td>
<td>$16</td>
<td>Purchased separately</td>
<td>$77</td>
</tr>
<tr>
<td>Total Amount Due</td>
<td></td>
<td></td>
<td>$388</td>
</tr>
</tbody>
</table>

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Print Parent or Guardian Name
I enroll for the coverage checked above. I understand premiums cannot be refunded or converted.

WARNING: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

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**Method of Payment**

[ ] Check/Money Order (Make payable to: Myers-Stevens & Toohey Co., Inc.) or
[ ] Mastercard® or Visa®

**Important:** If paying by credit card, complete below. Charge will appear as “MYERS-STEVENS & TOOHEY 800-827-4695 CA” on your statement.

Card Number

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**Total Amount Due** $388

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**Auto-Charge Option**

Available for your convenience is the option to have your bi-monthly payments automatically charged to your credit card.

By initialing here ______________, I hereby authorize Myers-Stevens & Toohey to charge the above credit card $388, plus a 3% processing fee, on the 5th of the month that my payment is due. This authorization will remain in effect for the 2022/2023 school year until I notify Myers-Stevens & Toohey in writing prior to the next payment date.

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**Easy Enrollment**

OR NBP 566
Frequently Asked Questions...

**If I have other insurance, why do I need this coverage?**
Our coverages can expand your choice of providers for your child and can help cover high deductibles, high co-insurance and other cost-sharing obligations common to many of today’s health coverages.

**I’m in a hurry! What is the quickest way to enroll?**
Click **HERE** to enroll online and you will receive immediate proof of coverage as soon as your payment is processed.

**If my child has no other insurance, what’s my best buy?**
Unless you need coverage for high school tackle football, **Student Accident & Sickness** is our broadest, best option. Next best is the **Full-Time 24/7 Accident** with “High Option” benefits.

**Can I take my child to any doctor or hospital?**
**YES!** However, your out-of-pocket costs could be less by using a **First Health** contracted provider. To find participating doctors/hospitals nearest you, call **800-226-5116** or log on to **www.myfirsthealth.com**

**Are accident-only rates paid every month?**
**NO!** Accident-only rates are one-time charges for the entire School Year.

**Can interscholastic high school tackle football be covered?**
**YES!** But only under the **Interscholastic Tackle Football** coverage. “High Option” benefits are recommended.

**Do the Interscholastic Tackle Football or School-Time coverages cover camps and clinics sponsored and organized by groups other than my child’s school?**
**NO!** However, such camps and clinics may be covered under **Full-Time 24/7** or **Student Accident & Sickness**. Call us for guidance!

**Still need help or have questions?**
Go to **www.myers-stevens.com** or call us for prompt, personalized assistance at (800) 827-4695.

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How To File A Claim

1. Report School-related Injuries within 72 hours to the School office.
2. To find a **First Health** provider nearest you
   - Call 800-226-5116 or
   - Log on to **www.myfirsthealth.com**.
3. Obtain a claim form from the School or the Company. Claim forms must be filed with the Company within 90 days after the date of first Treatment.
4. At the same time, please file a claim with any other applicable insurance or Health Care Coverage.
5. Follow ALL claim form instructions, attach all itemized bills and send to:

Myers-Stevens & Toohey Co., Inc.
26101 Marguerite Parkway
Mission Viejo, CA 92692-3203
800-827-4695
Fax 949-348-2630
CA License #0425842

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**The Insurance Company**

**CHUBB**

ACE American Insurance Company
436 Walnut St., Philadelphia, PA 19106

This information is a brief description of the important features of this insurance coverage. It is not an insurance contract. Coverage may not be available in all states or certain terms may be different where required by state law. The terms and conditions of coverage are set forth in the policies issued in the states in which the policy is delivered under form number AH-11648b-OR. Complete details may be found in the Policies on file at your School or district office. Please keep this information as a reference. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.
We will not pay benefits for any loss or injury that is caused by, or results from:

1. Intentionally self-inflicted Injury.
2. Suicide or attempted suicide.
3. War or any act of war, whether declared or not.
4. Participation in a riot or civil disorder or brawling, except in self-defense; commission of or attempt to commit a felony; violating or attempting to violate any duly enacted law.
5. Injury caused by, attributed to, or resulting from the Insured's being legally intoxicated as defined by the laws of the state in which the accident occurs or use of illegal drugs, or any drugs or medicines that are not taken in the dosage or for the purpose prescribed by the Insured's doctor.
6. Sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food.

In addition to the exclusions above, we will not pay Accident Medical Expense Benefits for any loss, treatment or services resulting from or contributed to by:

1. Damage to or loss of dentures or bridges or damage to existing orthodontic equipment.
2. Practice or play in interscholastic high school tackle football (unless specifically covered under the Policy); intercollegiate sports; semi-professional sports; professional sports.
3. Injury or sickness covered by Workers' Compensation, Employer's Liability Laws or similar occupational benefits.
4. Treatment, services or supplies provided by the School's infirmary or its employees, or Doctors who work for the School, or by any member of the Insured's Immediate Family.
5. Covered medical expenses for which the Insured would not be responsible for in the absence of this Policy. Any exclusion of benefits for expenses which the Insured is not legally required to pay does not apply to charges made by a Hospital owned or operated by the State of Oregon.
6. Mental and Nervous Disorders (except as provided in the Policy).
7. Injury or death caused while riding in or on, entering into or alighting from, or being struck by a 2 or 3-wheeled motor vehicle.
8. Treatment of detached retina (unless caused by an Injury), osteomyelitis, or pathological fractures or hernia.
9. Any expenses related to epilepsy, seizure disorder and congenital weakness.
10. Expenses payable by any automobile insurance policy without regard to fault.
11. Any expense related to the treatment of tonsils, adenoids, epilepsy, seizure disorder or congenital weakness.

Facility of Payment

If the Insured incurs expenses which are not covered by this Policy, the Insured is not required to submit any claim to the Company for these expenses, and this Policy does not apply to any non-covered expenses.

Definitions

Accident means a sudden, unexpected and unintended incident. Covered Accident means an Accident that occurs while coverage is in force for an Insured and results directly and independently from all other causes in a loss or Injury covered by the Policy for which benefits are payable. Injury means accidental bodily harm sustained by an Insured that results directly and independently from all other causes from a Covered Accident. The Injury must be caused solely through accidental means. All Injuries sustained by one person in any one Covered Accident, including all related conditions and recurrent symptoms of these Injuries, are considered a single Injury. Medically Necessary means a Treatment, service or supply that is: 1) required to treat an Injury; prescribed or ordered by a Doctor or furnished by a Hospital; 3) performed in the least costly setting required by the Insured's condition; and 4) consistent with the medical and surgical practices prevailing in the area for Treatment of the condition at the time rendered. Purchasing or renting 1) air conditioners; 2) air purifiers; 3) motorized transportation equipment; 4) escalators or elevators in private homes; 5) eye glass frames or lenses; 6) hearing aids; 7) swimming pools or supplies for them; and 8) general exercise equipment are not Medically Necessary. A service or supply may not be Medically Necessary if a less intensive or more appropriate diagnostic or Treatment alternative could have been used. We may consider the cost of the alternative to be the Covered Expense. Sickness means an illness, disease or condition that causes a loss for which an Insured incurs medical expenses while covered under this Policy. All related conditions and recurrent symptoms of the same or similar condition will be considered one Sickness. Usual and Customary Charge means the average amount charged by most providers for Treatment provided in the geographic area where the Treatment is rendered. School Activities means any activity that is sponsored and under the direct, immediate supervision of the School that: (a) the School requires the Insured Person to attend; or (b) is under the sole control and supervision of School authorities. It does not include an activity related to athletics or cheerleading that is under joint sponsorship or supervision arrangement with any non-School group.

Excess Provision

In order to keep premiums as affordable as possible, these coverages pay benefits on a non-duplicating basis. This means, if a person is covered by one or more of these coverages and by any other valid insurance or health agreement, any amount payable or provided by the other coverages will be subtracted from the covered expenses and we will pay benefits based on the remaining amount.

IMPORTANT NOTICE

This brochure contains a brief description of the benefits available under the insurance programs. It is not a contract of insurance. The terms and conditions of coverage are set forth in the policies delivered in the state under form numbers AH-16480-OR. Complete details may be found in the policies. CERTAIN INSURANCE PLANS DESCRIBED HERIN PROVIDE SHORT-TERM LIMITED DURATION SICKNESS BENEFITS. THEY DO NOT CONSTITUTE COMPREHENSIVE HEALTH INSURANCE COVERAGE (OFTEN REFERRED TO AS “MAJOR MEDICAL COVERAGE”) AND DO NOT SATISFY A PERSON'S INDIVIDUAL OBLIGATION TO SECURE THE REQUIREMENT OF MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT (ACA). FOR MORE INFORMATION ABOUT THE ACA, PLEASE REFER TO www.HealthCare.gov.

ALL PREMIUMS ARE FULLY EARNED UPON RECEIPT AND CANNOT BE REFUNDED OR CONVERTED

Call (800) 827-4695 With Questions