



# Woodstown-Pilesgrove Regional School District

135 East Avenue, Woodstown, NJ 08098

Woodstown-Pilesgrove Regional Schools are Equal Opportunity Schools

**Christopher S. Meyrick, Ed.D.**

Superintendent of Schools  
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**Shannon N. DuBois-Brody**

School Business Administrator/Board Secretary  
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Re: Student Accident Insurance 2023-2024 School Year

Dear Parent/Guardian:

The Woodstown-Pilesgrove Regional School District has purchased supplemental accident insurance coverage to protect all students against accidental injury during all school-sponsored and supervised activities, whether at school or away participating in interscholastic athletics. This coverage is insured through the Hartford Insurance Company with BMI Benefits as the claims administrator.

This insurance plan is "Excess" coverage, which means you must submit all medical bills to your personal insurance first. Any remaining unpaid balance will be considered through the school insurance policy, 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 district's. Some of the important benefits and limitations of the plan include:

- 1. Injuries must be reported to BMI and treatment must commence within 90 days of the date of injury, or there is no coverage.**
- 2. Physical Therapy Treatments (including Chiropractic) are limited to one visit per day and must be prescribed by a physician.**

All injuries must be immediately reported to a coach, school nurse, or facility advisor. Claim forms will be provided by the school nurse. The school nurse will complete the top portion of the form and forward the form to the parent/guardian to complete the bottom half of the form. ***It is the parents' responsibility*** to fill out the bottom half of the form completely (any omissions will delay the processing of the claim) and submit the claim form to BMI Benefits, PO Box 511, Matawan, NJ 07747.

- 1. VERY IMPORTANT:** Please keep a copy of your completed claim form and all documents for your records.
2. Submit all itemized bills to BMI Benefits, PO Box 511, Matawan, NJ 07747 or via email at BMI@bobmccloskey.com. (Monthly statements are not acceptable).
3. Submit to BMI Benefits the EOB (Explanation of Benefits) received from your personal insurance company showing amounts paid and balance due, or a letter of denial from your insurance company stating the claim is not covered.

If you have no other medical insurance, complete the "Statement of No Other Insurance" that is included with the claim packet. Return the completed form to BMI Benefits immediately so that the claim can be processed. Failure to return the requested information will result in a delay or denial of the claim.

All claim forms, medical bills, letters and Explanation of Benefits (EOB) from other insurance companies are to be forwarded to, and any questions regarding the insurance coverage will be answered by BMI Benefits, PO Box 511 Matawan, NJ 07747. They can be reached by calling 1-800-445-3126.

If you are in need or would like additional insurance coverage for your child, you can choose to purchase extended coverage to provide 24-Hour Wrap-Around Accident Coverage. If elected, coverage will be provided for accidents not covered under School Time Accident coverage, subject to the exclusions. **24-Hour Accident Coverage is not automatic – you must complete an application online and pay the premium.** For more information on 24-Hour Accident Coverage, visit <http://www.bobmccloskey.com>.

Sincerely,

Shannon N. DuBois-Brody, SBA/BS



Mission Statement: Woodstown-Pilesgrove Regional Schools embody a collaborative partnership that provides a secure, supportive environment with high quality resources based upon New Jersey's Student Learning Standards, committed to challenging and empowering each individual to see and pursue their potential and to develop a passion for life-long learning in our diverse and changing world.