

# Lancaster Mennonite School

## Student Accident Insurance Plan Summary 2016-2017 School Year

The following is a summary of the coverage, benefits and limits that apply to the Lancaster Mennonite Student Accident Insurance Plan for the 2016-2017 School Year. **Complete details about the plan can be found in the Master Policy held by the School.** Questions regarding the plan may be directed to the Program Manager, The Allen J. Flood Companies at: [info@ajfusa.com](mailto:info@ajfusa.com) or 800.734.9326.

### Coverage, Benefits and Limits

Accident Medical Expense (Per covered person, per accident)	\$1,000,000
Benefit Amount (Based on the Usual & Customary expense)	100%
Accident Dental Expense (Injury to sound, natural teeth)	Covered
Deductible	\$0
First Medical Expense Must Be Incurred Within	90 Days from Accident Date
Benefit Period (Time Period to Incur All Eligible Medical Expenses)	One Year from Accident Date
Basis for Reimbursement of Claims	
First \$100 of Eligible Medical Expenses	Primary Coverage
Eligible Medical Expenses Over \$100	Full Excess Coverage
Accidental Death	\$15,000
Accidental Dismemberment, up to	\$50,000
Accidental Paralysis, up to	\$25,000
Accidental Death, Dismemberment & Paralysis Aggregate	\$500,000 per Accident
Crisis Death Benefit	\$10,000
Crisis Death Benefit Aggregate	\$100,000 per Incident

### Eligible Persons

All enrolled students of the School, grades Pre-k to 12.

### Covered Activities

Day Students:	School sponsored and supervised activities including sports except interscholastic tackle football.
Boarding Students:	Coverage applies 24-hours each day while school is in session
All Students:	Travel arranged by the School directly to and from a covered activity

This plan requires a claimant to use the benefits available under his/her own healthcare plan. Failure to utilize your primary healthcare plan may result in the Benefit Amount being reduced to 50% from 100%.

This is an Accident Only plan. It does not cover medical expenses that result from an illness nor does it cover injuries that are not the result of an accident.