

Lancaster Mennonite School

Student Accident Insurance Plan Summary 2018 – 2019 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 2018 – 2019 School Year. Complete details can be obtained from the master policy held by the School. Questions regarding the plan may be directed to The Allen J. Flood Companies, at: info@ajfusa.com or 800.734.9326.

Coverage, Benefits & Limits

Accident Medical Expense, per Covered Person, per Accident	
Basic Plan Maximum	Up to \$50,000
Catastrophic Plan Maximum	Up to \$1,000,000
Benefit Amount	
Based on the Usual & Customary Charge for the service	100%
Accident Dental Expense (injury to sound, natural teeth)	Covered
Deductible (Domestic students only)	\$0
First Medical Expense Must be Incurred Within	90 days from Accident
Time Period to Incur Additional Eligible Medical Expense	2 Years from Accident
Basis for Reimbursement of Eligible Medical Charges	
First \$100 of Eligible Medical Expense	Primary Coverage
Eligible Medical Expenses Over \$100	Full Excess Coverage
Accidental Death	\$25,000
Accidental Dismemberment (Based on Type of Loss)	\$50,000
Accidental Paralysis (Based on Type of Loss)	\$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 interscholastic sports
Boarding Students	24-hour coverage, while under the School's jurisdiction and while school is in Session
All Students	Travel arranged by the School directly to and from a Covered Activity

This accident insurance plan requires a claimant to use the benefits available under their own healthcare plan first. Failure to use the primary healthcare plan first 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 illnesses or injuries that are not the result of an Accident. The above summary does not apply to international students.

This is a brief summary only. Please refer to the Master Certificate held by the school for a complete description of the plan.