

Student Accident & Sickness Insurance



Plans administered by





ABOUT OUR COMPANY

Founded in 1970, Myers-Stevens & Toohey & Co., Inc. provides its clients with superior customer service, state-of-the-art technology and over 45 years of experience and knowledge in the very specialized area of student accident and sickness insurance.

As a fully licensed Managing General Agency/Third-Party Administrator (MGA/TPA), we provide carefully integrated insurance solutions to thousands of school systems throughout the Western and Midwestern states. Our clients include school districts, private and charter schools, colleges, consortiums, JPAs, amateur/youth sports programs, foundations, booster clubs and similar organizations serving the needs of young people.

Why Myers-Stevens & Toohey is the superior choice

- We are a full-service administrator with on-site claims adjudication and personal customer assistance
- Accident-only, as well as accident & sickness options
- Plans and benefit levels designed to minimize out-of-pocket costs
- Additional coverages provided gratis to further protect the district
- Freedom to seek care from any licensed provider
- Optional access to extensive networks to further reduce costs
- A variety of easy and convenient enrollment options including online, fax, email and U.S. mail
- Convenient direct billings to help prevent coverage lapses
- Bilingual customer service



BLANKET PROGRAMS FOR P-12 SCHOOLS AND COMMUNITY COLLEGES

Whether they occur in a public or private P-12 school, community college or day care center, student injuries can represent big problems for families as well as the educational institutions involved. This is especially the case when the student is otherwise uninsured or under-insured. Accessing care can be an issue and risk of litigation against the school may increase. Noncompliance with applicable state or local law may present further challenges. Providing some level of our blanket student accident insurance can be the solution!

Our programs allow institutions the flexibility to implement accident medical expense coverage terms and emergency sickness benefits to best address their own unique needs.

Changes in the delivery of healthcare

Despite what many may think about the evolution of health care delivery in the U.S., there remain a significant number of students who are completely uninsured for a variety of reasons.

Another segment consists of those covered as dependents through either individual or employer-provided health plans where deductibles and co-payments have increased dramatically. Choice of providers has become more limited when families discover their doctors and facilities are no longer participating in their network.

And, while many students may be covered under Medicaid, lower reimbursement levels mean that a significant number of providers do not accept Medicaid patients.

Why student insurance is more important than ever

Blanket student accident insurance covers all enrolled students and can:

- Mitigate liability exposure and related costs resulting from uninsured or under-insured school-related injuries
- Facilitate compliance with applicable state law or local board policy
- Greatly lower the cost of coverage per student due to better spread of risk
- Reduce the administrative load for your staff
- Help families avoid serious financial hardship
- Remove financial barriers for children looking to participate in extracurricular/co-curricular activities
- Foster positive relationships within the community



CATASTROPHIC COVERAGE

Even with the best of precautions...

Students may still sustain serious or fatal injuries while going to school, playing sports, attending field trips, or simply being in class. Traumatic brain injuries, coma, paralysis, and loss of life are examples of the catastrophic losses that can occur. Such injuries typically come with medical bills and other expenses that far exceed those associated with injuries that are not life altering.

By providing Catastrophic Injury Coverage, schools and districts can help seriously injured students and families ease their financial concerns. In addition, Catastrophic Injury Coverage allows students and families to access the care they need, reduce potential liability costs for the school or district, provide for final expenses when needed and promote healing of the community as a whole.

Catastrophic accidents do not limit themselves to sports

Many governing bodies for sports already require member schools to carry a catastrophic injury policy for athletics and a number of school property and casualty pools and consortiums have followed suit.

The need for catastrophic coverage is clear and although they are most commonly associated with athletic participation, these injuries are not relegated to sports activities alone. The transportation of students, specialized electives, physical education, natural disasters and on-campus violence are just a few examples of how these injuries can occur in areas other than the playing field.

Help beyond medical bills

Depending on the options selected, our catastrophic plans can pay covered accident medical expenses on an excess basis at 100% of Usual and Customary charges up to \$5,000,000 after a \$25,000 deductible. The deductible is waived and coverage starts from dollar one if the student suffers a presumptive disability. For the most serious of injuries, the plan can also provide up to \$1,000,000 in additional cash assistance.

The program also provides blanket accidental death & dismemberment, loss of sight, speech, and hearing benefits.

No one likes to talk about it

On-campus violence is an issue that cannot be ignored. Violent acts on campus don't affect just those directly involved, but the community as a whole. If a student is killed as a result of criminal violence while participating in a covered activity, the Crisis Management Benefit can provide additional funds to help the school or district deal with the aftermath as best fits their needs (i.e. counseling for staff and students, additional security measures, etc.)



VOLUNTARY STUDENT ACCIDENT INSURANCE

For a variety of reasons, many children in the U.S. continue to have no health coverage. For those who do, there are often significant coverage gaps.

According to the Department of Health and Human Services (HHS), 85% of new health care enrollees accessing the Marketplace “metal plans” selected the Bronze or Silver options. These involve co-pay requirements ranging from 40% - 30% and individual deductibles of \$5,000 and \$2,000 respectively. HHS adds that approximately 12 million individuals between the ages of 5 and 22 years suffer a sports related injury annually and that cost of care can be significant. Charges for a broken arm average nearly \$7,700!*

Uncovered costs of medical care following a school-related injury can be a serious problem for families and for schools!

Myers-Stevens & Toohey can help!

Our voluntary participation plans are a low-cost way for parents to provide protection for their children. They can be used on a standalone basis for those with no other health coverage or as “gap coverage” to assist with the high deductibles, high co-pays and other inside limits common to many of today’s health plans. They offer complete freedom of choice of provider!

Your school district may also offer our voluntary options in conjunction with our recommended blanket “School-Time” plans.

Importance to the school or district

As with our blanket plans, our voluntary participation plans can help facilitate compliance with applicable state law and/or local school board policy. These plans can also mitigate the liability exposure to the schools associated with uninsured or under-insured injuries. Most importantly, use of the plans can help injured kids get the care they need and get back to school!

Voluntary plans offered

We offer a variety of voluntary plans so that families have affordable and flexible choices to fit their needs. They include:

- Tackle Football Accident Plans
- Student Accident & Sickness Plan
- School-Time Accident Plans
- Full-Time (24/7) Accident Plans
- Dental Accident Plan
- Pharmacy SmartCard (where available)

*<http://www.hhs.gov/news/press/2014pres/05/20140501a.html>



OPTIONAL COVERAGES

The following additional coverages are available for district/school purchase. Contact our office for additional information.

Worldwide Exchange Accident & Sickness Plan

Available on either a blanket or individually purchased basis. Covers both inbound and outbound international students with limits of up to \$500,000 at 100% of Usual and Customary charges. Valuable travel assistance features are also included in this plan.

School-To-Work Coverage

Many schools offer job shadowing and other employer partnerships meant to help students prepare for the future. Our School-to-Work plan covers students participating in such programs and while traveling directly between school and the approved work site.

Short-Term 24-Hour/Specified Trip Coverage

Both the frequency and severity of injuries tend to increase when students are not directly supervised. This can create a heightened liability exposure. Our Short-Term 24-Hour/Specified Trip coverage protects your students on an around-the-clock basis. It should be strongly considered for high-risk activities or situations where it is impossible or impractical to keep students under constant, direct and immediate supervision. Examples include ski trips, camping excursions, overnight field trips, amusement park visits, out-of-state travel, etc.

Covers 100% of Usual, Customary and Reasonable charges up to \$1,000,000 per injury. Adult chaperones may also be added at the same rate.

Interscholastic Tackle Football Tryout Coverage

Though many students are eager to play football, not all make the team. Others may need a little more time to determine if they would like to continue participation.

Our Interscholastic Tackle Football Tryout Coverage ensures that all students have the opportunity to try out for interscholastic high school tackle football before committing to full-time participation.

Powder Puff Football Coverage

Girls play too! Covers students participating in Powder Puff Football activities for up to two weeks of practice and one game.

Elementary Competitor's Team Coverage

K-8 student athletes are just as susceptible to injury as the older kids. This coverage insures students for injuries occurring during elementary level school-sponsored and supervised interscholastic sports.



Special Activities?

If you have any unique activities or concerns, please call our office so that we may custom-tailor a coverage plan that best suits your needs!

SPECIAL RISK INSURANCE

Participant injuries can lead to litigation. We offer a wide range of flexible Special Risk coverages that can be custom-packaged to address your organization's unique insurance needs. Our experience provides insight into the obvious (and not so obvious) risks... and the means to transfer them.

Accident Medical Expense

Coverage for an organization's staff, volunteers and other participants in the event of a covered accident.

Commercial General Liability

Designed to protect an organization should lawsuits and property damage claims arise from the use of facilities.

Director's and Officer's Liability

Protection against breach of duty by directors and officers. This can include coverage for mismanagement of assets, discrimination, harassment, wrongful termination and failure to provide services.

Crime Coverage

Coverage for losses due to dishonesty, forgery, alteration, theft, disappearance or destruction.

Abuse and Molestation

This coverage is extremely important for any organization working with minors. Even frivolous and minor claims can cost thousands of dollars and will far exceed the cost of protection.

Domestic or International Business Travel Accident

Provides employees with both standard and catastrophic protection arising from injury, including terrorism, rioting, kidnapping and ransom.

Hired and Non-Owned Auto Liability

Designed for employees or volunteers that rent or use their own vehicles for policy-holder business.

Inland Marine

By extending moveable property and equipment coverage through this policy, costly premium increases that can arise from claims made through a homeowner's insurance policy can be avoided. Our Inland Marine policies includes a wide array of equipment and machinery such as:

- Musical Instruments
- Electronics
- Storage Containers
- Sports Equipment
- Display Units
- Portable Food Prep Devices
- Theatrical Sets and Props
- Costumes
- Custom Built Equipment



Our clients range from small volunteer groups to large consortiums and organizations

Professional Associations
Fraternal Organizations
Educational and Scholarship Foundations
Summer Camps and Summer League
Community Services Groups
Off-Season Sports Programs
Martial Arts Exhibitions and Tournaments

Non-Profits
School Carnivals
Church Groups
Weddings and Graduations
Sports Conditioning
Theater and Performing Arts Groups
Other Special Events

Booster Clubs
Photo Shoots
Dance Studios
Jr. Lifeguards
Team Sports
Concerts
And more!

ADMINISTRATIVE SERVICES



As an MGA/TPA, Myers-Stevens & Toohey provides many services on behalf of our clients and underwriting partners. Those services include, but are not limited to, designing, marketing, and fully administering the plans.

In order to deliver those services in a first-class fashion, we must also employ a first-class team. Collectively our team members are well-versed in all of our student accident plans and are able to promptly and professionally assist customer inquiries on the spot.

Additionally, we offer bi-lingual support to parents and students who speak Spanish as their primary language.

Enrollment made easy!

Enrolling thousands upon thousands of students each year is no small feat. Over the years we've honed in on several different strategies that offer both efficiency and flexibility for our clients. Our online process enables immediate access to our plans for those who are eligible and this has proven to be a crucial tool for clients when time is of the essence. Data submitted is securely processed, with a confirmation of insurance being emailed back to the enrollee all in the span of a few minutes!

In order to ensure *all* eligible parties have access to plans, we continue to invest in providing our clients with the printed materials they've come to rely on. Enrollment may still be submitted manually via email, fax and U.S. Mail. Payments may be made in the form of credit card, check and money order. And, yes, we reluctantly still accept cash!

We provide all types of premium invoices and payment options including automatic premium payment by credit card, ACH processing (electronic funds transfer), direct billing and group list bills. Plans that require monthly or bimonthly payments are invoiced and mailed 45 days prior to the plan premium due date to help avoid any lapse in coverage.

Secure data collection and financial management

All data collected is solely used for delivering agreed upon services. These include enrollment of students, billings, claims adjudication and underwriting.

We take security and fraud prevention very seriously and ensure that all data records, physical or digital, are stored in compliance with all applicable regulatory statutes in secured & temperature-controlled warehouses. Our systems allow for easy data retrieval with the ability to produce premium, enrollment, and claims reports as needed.

When it comes to handling money we seek out partners who are the best at what they do. As such, we are proud to contract with only top-rated financial institutions offering the latest in industry technology. We leverage these technologies to guarantee timely and secure transactions which help us cover our clients faster.

Reporting tools

Our school clients can access real-time enrollment information to verify individual student coverage. We routinely provide our clients with detailed claims reports to help them better evaluate risk exposures and sources of injury at each of their sites.

CLAIMS ADJUDICATION AND NETWORK PROVIDERS

Another aspect of Myers-Stevens & Toohey that we are especially proud of is our in-house claims unit. We have over 100 years of combined experience adjudicating claims! This enables us to carry over our superior customer service from our sales team to the claims experience.

Each claim is assigned to one of our experienced examiners who will diligently guide family members, school staff, medical providers and any other parties involved throughout the entire process from A to Z. Day in and day out our examiners apply their specific and highly technical knowledge to ensure accurate and expedited processing.

While most of our programs are fully insured, some clients may opt to self-fund all or a portion of their student accident program. We're here for that too! We can operate on an exclusively Administrative Services Only (ASO) basis or seamlessly integrate partially self-funded programs with complimentary, fully-insured coverage corridors and other options.

Maximum choice - maximum savings!

When an accident or sickness occurs, access to providers is important to our students and their families. In the current healthcare environment, plan choices are becoming more limited as the network provider lists continue to contract. Our plans generally allow parents to seek treatment for their children from the provider or facility of their choice.

In addition, we partner with *First Health* and *First Choice*; two very extensive provider networks that allow for deep discounts on billed charges (averaging over 40%). This can further reduce parents' out-of-pocket costs. The networks provide:

- Comprehensive coverage in urban and rural markets that eliminates the "patchwork" approach
- Over 5,000 hospitals, 90,000 ancillary facilities, and 1 million health care professional service locations nationwide
- 98% of the U.S. population with access to a network provider
- Electronic web directories which enable members to find network providers, office hours, languages spoken, hospital affiliation and driving directions

Annually, *U.S. News & World Report* publishes ***America's Best Hospitals***. The great majority of these hospitals are contracted, giving parents access to the best of care and lower costs!



 **First Health[®] Network**

First Choice Health[™]

PRINT AND DISTRIBUTION

We will provide your schools with brochures/enrollment forms detailing our many options. Parents/guardians of every enrolled student must receive an enrollment form on or before the start of the School Year for optimal results.

You may specify which week(s) you and your staff would prefer to receive materials and we will ensure efficient and prompt delivery at no cost. To further assist in the delivery process, we offer the following services:

- Convenient packaging by school site – our boxes are clearly labeled as Student Insurance Materials
- Materials are delivered when and where you indicate – individual sites, district office or district warehouse
- Real-time tracking – immediate confirmation of shipment status including date, delivery address and signature verification
- Each shipment includes enrollment envelopes, distribution instructions, claim forms and other necessary documents
- You may order additional materials anytime at no additional cost



ID cards ensure results

Many of the families we provide coverage for have little or no financial resources to fall back on during an unexpected emergency. In fact, Federal Reserve Chair, Janet Yellen, recently referenced a Fed survey which found that an unexpected expense of just \$400 would force the majority of American families to borrow money, sell something or simply not pay. She went on to say that families with assets can treat financial setbacks as “bumps in the road. Families without these assets can end up, very suddenly, off the road.”*



This is why every enrollee in our voluntary plans will receive two personalized Insurance Verification cards. We believe proof of coverage is important. With proof of coverage in hand, it is easier for parents to access the care their children need and providers are more inclined to “bill the insurance” first.

Families can focus on recovery rather than fronting the costs of care.

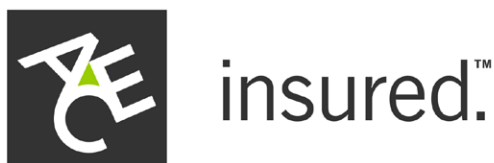
* <http://www.cbsnews.com/news/yellen-families-need-to-boost-savings/>

STUDENT ACCIDENT CARRIERS

Our partnerships with our two student insurance underwriters goes back over 13 years. These long-term relationships give us the trust needed to optimally design our programs to best fit the needs of our schools and students. Additionally, we have the flexibility needed to address special situations as they arise.



BCS Insurance Company is owned by all primary Blue Cross and Blue Shield licensees and is rated A- (Excellent) by A.M. Best.



ACE American Insurance Company is rated A++ (Superior) by A.M. Best.

SPECIAL RISK CARRIERS



Rated A++ (Superior) by A.M. Best

Financial Size: XIV (\$1.5 Billion to \$2 Billion)



Rated A (Excellent) by A.M. Best

Financial Size: XIII (\$1.25 Billion to \$1.5 Billion)



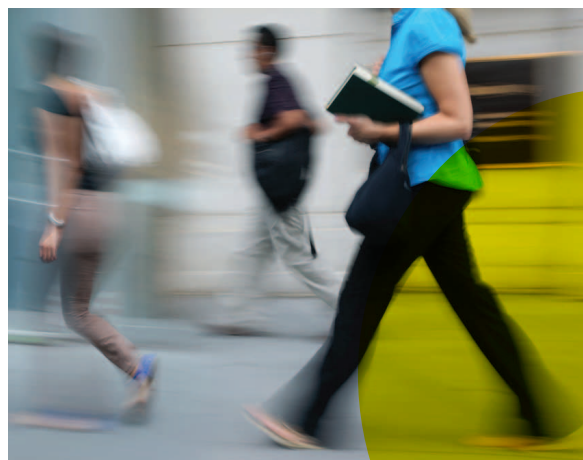
Rated A (Excellent) by A.M. Best

Financial Size: XI (\$750 Million to \$1 Billion)



Rated A+ (Superior) by A.M. Best

Financial Size: XI (\$750 Million to \$1 Billion)





myers | stevens | toohey

Mission Viejo

26101 Marguerite Parkway
Mission Viejo, CA 92692
Office (800) 827-4695
Fax (949) 348-2630

Roseville

9075 Foothills Blvd. #4
Roseville, CA 95747
Office (800) 827-4695
Fax (916) 772-0697

CA License #0425842

www.myers-stevens.com