

# Protecting Your Students

Christian Brothers Services Student Accident Plan is designed to ease the financial burdens placed on the parents/guardians from out-of-pocket medical expenses incurred as the result of an accident at school or a school sponsored event. The Plan is secondary to any primary group or individual health insurance policy. However, if the student is not covered by another insurance plan, the Student Accident Plan will pay as the primary provider, without deductibles or copayments.

*“Part of our mission is to take care of each other and our students. Accidents happen and with student accident insurance, we can help our families in a time of need.”*

Catholic high school  
Denver, CO

*“I think the Plan is important because it eliminates the stress of students getting hurt and the school getting sued because the parents insurance does not cover the entire bill. Christian Brothers Student Accident Plan picked up where parents insurance stopped.”*

Catholic school  
New Orleans, LA

*“Student accident insurance not only lowers liability but it is great for secondary insurance for some of the families who do not have the best health care plan.”*

Catholic high school  
Pasadena, CA

## All Plans include the following:

- Attending school and participating in any classroom activity during regular school hours
- Traveling directly to or from school on regular school days
- Attending religious activities and retreats, including travel directly to and directly from
- School-sponsored summer programs

## For more information on the Student Accident Plan

contact us at:

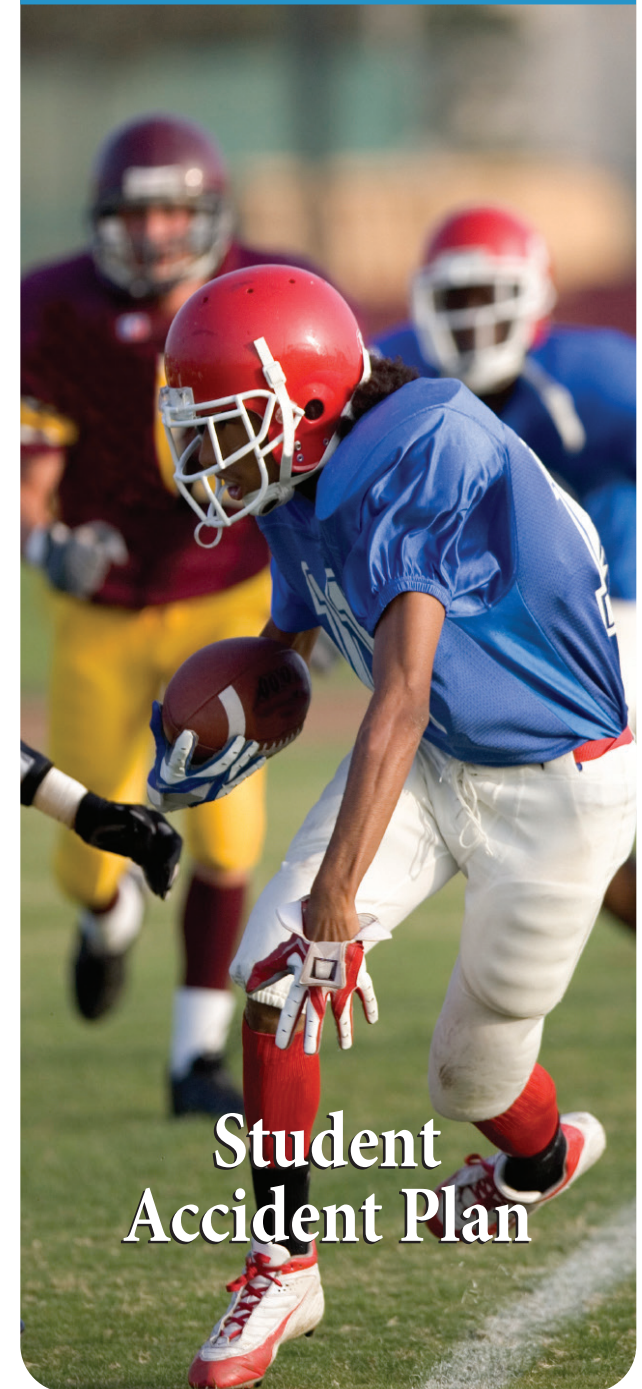
[student.accident@cbservices.org](mailto:student.accident@cbservices.org)  
or 800.807.0300, option 4



CHRISTIAN  
BROTHERS  
SERVICES

[cbservices.org](http://cbservices.org)

## Christian Brothers Risk Management Services



Student  
Accident Plan

# Student Accident Plan



## Medical Benefits and Limitations

- Coverage for eligible medical expenses incurred as the result of an accident during a covered activity provided that treatment is sought within 30 days of the accident. No benefits are paid for loss due to sickness or disease.
- Benefit Limit: \$25,000 for each accident per benefit period.
- Benefit Period: 104 weeks.

## Catastrophic Accident Medical Expense Benefit

- Accident medical expense benefit amount of \$6,000,000.
- Maximum benefit period of 5 years.
- The first expense must be incurred within 26 consecutive weeks from the date of the covered accident.

## Excess/Non-Duplication Provision

This Plan will pay in excess of other valid coverage available to, or on behalf of, the student. If a student has coverage through an HMO, PPO, or similar arrangement, that plan must be used correctly or medical benefits under this Plan shall be reduced by 50%. Plans containing a non-duplication or excess provision similar to this plan will be paid on a 50% basis.

## Eligibility

All schools participating in the Student Accident Plan must be a 501(c)3 corporation listed in The Official Catholic Directory published by P. J. Kenedy & Sons.

## There are Four Plan Options available:

**Plan A** - Classroom only

**Plan B** - Classroom & Limited Sports\*

**Plan C** - Classroom & ALL sports

**Plan D** - Boarding students

*\*Excludes football, hockey and lacrosse.*

All students must be covered. All contributions are made by the school.

## Student Accident Plan 2019-2020

*There are Four Plan Options Available*

Plan Options	Rates per Student	
	Pre-K/K-8th	High School
<b>Plan A</b> Classroom Only	\$3.00	\$4.00
<b>Plan B</b> Classroom & Limited Sports*	\$7.00	\$11.00
<b>Plan C</b> Classroom & ALL Sports	\$12.00	\$23.00
<b>Plan D</b> Boarding Students	\$190.00 per student	

*\* Excludes football, hockey and lacrosse.*

*All students must be covered. All contributions are made by the school.*