OPTIONAL SCHOOL TIME ACCIDENT COVERAGE - Insurance coverage is provided for covered Injuries incurred during the hours and days when school is in session and while attending or participating in school sponsored and supervised activities on or off school premises. Includes participation in: Interscholastic Sports, excluding high school interscholastic tackle football (see below Optional Football Coverage option); Summer Recreation Activities sponsored by the school; One-Day School Field Trips (no Overnight) and School Sponsored Religious Activities. Coverage is provided for traveling to, during or after such activities as a member of a group in transportation furnished or arranged by the Policyholder and traveling directly to or from their home premises and the school or the site of a covered activity. Annual Premium: Plan "Low" – $14.00  Plan "Medium" – $28.00  Plan "High" – $43.00

OPTIONAL 24-HOUR ACCIDENT COVERAGE - Insurance coverage is provided around the clock; 24 Hours per day. Provides coverage during the weekends and vacation periods including the entire summer. Students are protected while at Home or away, any place, any time, anywhere. Coverage is provided for participation in Interscholastic Sports, excluding high school interscholastic tackle football (see below Optional Football Coverage option). Annual Premium: Plan "Low" – $82.00 Plan "Medium" – $105.00 Plan "High" – $210.00

OPTIONAL FOOTBALL COVERAGE - Covers Accidents occurring while participating in high school interscholastic tackle football practice or competition. Travel is covered when going directly and uninterruptedly to or from such practice or competition as part of a group in transportation furnished or arranged by the Policyholder. Refer to benefits and limitations described inside this brochure. Optional Football Coverage begins on the date of premium receipt and ends on the last day of practice or competition. Ninth Graders who play with 9th graders ONLY are not charged extra for football coverage. Their Optional School-Time or Optional 24-Hour Accident Coverage will apply if purchased. Annual Premium: Plan "Low" – $85.00 Plan "Medium" – $115.00 Plan "High" – $215.00

OPTIONAL 24-HOUR DENTAL COVERAGE (Can be purchased separately or with other coverage) – Insurance coverage is in effect 24 Hours a day. Injury must be treated within 60 days after the Accident occurs. Benefits are payable within 12 months after the date of Injury. The maximum eligible expenses payable per covered Injury is $25,000. In addition, when the dentist certifies that treatment must be deferred until after the Benefit Period, deferred benefits will be paid to a maximum of $1,000. The Student must be treated by a legally qualified dentist who is not a member of the student's Immediate Family for Injury to teeth. Coverage is limited to treatment of sound, natural teeth. Annual Premium: $8.00

COVERAGE PERIOD – Coverage under the Optional School-Time Accident Coverage, the Optional 24-Hour Accident Coverage and the Optional 24-Hour Dental Coverage starts on the date of premium receipt but not before the start of the school year. Optional School-Time Accident Coverage ends at the close of the regular nine-month school term, except while the student is attending classroom sessions exclusively sponsored and solely supervised by the School during the summer. Optional 24-Hour Accident and Dental Coverage ends when school reopens for the following school year. Coverage is available under the plan throughout the school year at the premiums quoted (no pro rata premiums available).

SCHEDULE OF BENEFITS
Coverage for Injuries due to Accidents only

Maximum Benefit:

- Plan "Low"
- Plan "Medium"
- Plan "High"

School-Time Option

$25,000 
$50,000 
$100,000

24-Hour Option

$25,000 
$50,000 
$100,000

Football Option

$25,000 
$50,000 
$100,000

Injuries Involving Motor Vehicles

$10,000 
$10,000 
$10,000

Death Benefit/Double Dismemberment

$10,000 
$20,000 
$20,000

Single Dismemberment

$ 5,000 
$ 5,000 
$ 5,000

Loss Period for Medical Benefits

Treatment must begin within 60 days from the date of Injury.

Benefit Period for Medical and AD&D/Loss of Sight Benefits

1 Year
1 Year
1 Year

Excess Coverage Applicability

Full Excess
Full Excess
Full Excess

Hospital/Facility Services - Inpatient

- Hospital Room and Board (Semi-Private Room Rate)
- Inpatient Hospital Miscellaneous

65% RE* 75% RE* 80% RE* 80% RE*

65% RE* 75% RE* 80% RE*

Hospital/Facility Services - Outpatient

- Free-Standing Ambulatory Surgical Facility
- Outpatient Hospital Miscellaneous

(Except physician services and x-rays paid as below)

65% RE* to $500 Maximum 75% RE* to $800 Maximum 80% RE* to $1,500 Maximum

Hospital Emergency Room

65% RE* to $500 Maximum 75% RE* to $800 Maximum 80% RE* to $1,500 Maximum

Physician's Services

- Surgical
- Assistant Surgeon
- Anesthesiologist

25% of Surgical Benefits 25% of Surgical Benefits 25% of Surgical Benefits

Physician's Outpatient Treatment in connection with Physical Therapy and/or Spinal Manipulation

65% RE* / $25 Visit/5 Visit Max. 75% RE* / $30 Visit/7 Visit Max. 80% RE* / $40 Visit/8 Visit Max.

Physician's Non-surgical Treatment (Except as above)

65% RE* 75% RE* 80% RE*

Other Services

- Registered Nurses' Services
- Prescriptions - outpatient
- Laboratory Tests – Outpatient
- X-rays, includes interpretation
- Diagnostic Imaging (MRI, CAT Scan, etc) includes interpretation
- Ground Ambulance
- Dental Medical Equipment (includes Orthopedic Braces & Appliances)
- Replacement of eyeglasses, hearing aids, contact lenses

65% RE* 75% RE* 80% RE* 80% RE* 80% RE* 80% RE* 80% RE* 80% RE* 80% RE*

If medical treatment is also received for the covered injury:

$150 Maximum $500 Maximum $700 Maximum

*RE means Reasonable Expense

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EXCESS COVERAGE PROVISION The Company will pay Reasonable Expenses that are not recoverable from any Other Plan. The Company will determine the amount of benefits provided by Other Plans without reference to any coordination of benefits, non-duplication of benefits, or similar provisions. The amount from Other Plans includes any amount, to which the Insured is entitled, whether or not charged by most providers for treatment, service or supplies in the geographic area where the treatment, service or supply is provided. This provision will not apply if the total Reasonable Expenses incurred for Hospital and Professional Services Benefits are less than the amount stated in the Schedule of Benefits under Excess Coverage Applicability.

MEDICAL BENEFITS When a covered Injury to a student results in 1) treatment by a legally qualified Physician or surgeon (other than a member of the immediate family or person retained by the school) or 2) Hospital confinement, and treatment begins within 60 days from the date of Injury, the Company will pay the benefit as shown in the Schedule of Benefits, subject to the Excess Coverage Provision above. Only eligible medical expenses incurred by the Insured within 52 weeks from the date of the Accident are covered. Benefits for any one accident shall not exceed the aggregate the maximum stated in the Medical Expense Coverage Provision above. The amount from Other Plans includes any amount, to which the Insured is entitled, whether or not charged by most providers for treatment, service or supplies in the geographic area where the treatment, service or supply is provided. This provision will not apply if the total Reasonable Expenses incurred for Hospital and Professional Services Benefits are less than the amount stated in the Schedule of Benefits under Excess Coverage Applicability.

ACCIDENTAL DEATH, DISMEMBERMENT AND LOSS OF SIGHT When a covered Injury results in any of the Losses to the Insured which are stated in the Schedule of Benefits for Accidental Death, Dismemberment, or Loss of Sight then the Company will pay the benefit stated in the schedule for that Loss. The Loss must be sustained within 365 days after the date of the Accident.

The maximum benefit payable under this provision is stated in the Schedule of Benefits under Maximums and Benefit Periods: 1) Life 2) Both Hands or Both Feet or Sight of Both Eyes; 3) Loss of One Hand and One Foot; 4) Loss of One Hand and Entire Sight of One Eye; 5) Loss of One Foot and Entire Sight of One Eye; 6) Loss of One Hand or Foot; 7) Loss of Sight of Both Hands or Both Feet or Sight of Both Eyes; 8) Loss of a Finger of the Same Hand. Half of the maximum benefit will be paid for the Loss of one Hand, one Foot or the Sight of one eye. Loss of Hand or Foot means the complete Severance through or above the wrist or ankle joint. Loss of Sight means the total, permanent Loss of Sight in one Eye. The Loss of Sight must be irrecoverable by natural, surgical or artificial means. Loss of Thumb and Index Finger of the Same Hand means complete Severance through or above the metacarpophalangeal joints of the same hand (the joints between the finger bones and the hand) and is irrecoverable by natural, surgical or artificial means. Only eligible medical expenses incurred by the Insured within 52 weeks from the date of the Accident are covered. Benefits for any one Accident shall not exceed the aggregate the maximum stated in the Medical Expense Coverage Provision above. The amount from Other Plans includes any amount, to which the Insured is entitled, whether or not charged by most providers for treatment, service or supplies in the geographic area where the treatment, service or supply is provided. This provision will not apply if the total Reasonable Expenses incurred for Hospital and Professional Services Benefits are less than the amount stated in the Schedule of Benefits under Excess Coverage Applicability.

DEFINITIONS Injury means bodily injury caused by an Accident. The Injury must occur while the Policy is in force and while the Insured is covered under the Policy. The Injury must be sustained as stated on the face page of the Policy, except where specifically stated otherwise in the Policy. Accident means a sudden, unexpected and unforeseen, identifiable event producing at the time objective symptoms of an Injury. The Accident must occur while the insured is covered under the Policy. Other Plan means any other valid and collectible insurance, or self-insured plan such as; individual and family type insurance coverage, group, blanket or franchise insurance, group hospital, medical service, pre-payment, trust, Union Welfare; Blue-Cross, Blue Shield, group practice or other pre-payment coverage; labor-management plans, or employee benefit organization plans; self-funded ERISA plan, Workers' Compensation Law, Occupational Disease Law or any similar legislation; Medicare; or “No-Fault” auto legislation, where applicable. Reasonable Expense means the average amount charged by most providers for treatment, service or supplies in the geographic area where the treatment, service or supply is provided. Such services and supplies must be recommended and approved by a physician.

EXCLUSIONS No Benefits are payable for Hospital and Professional Services for the following: 1) Injuries which are not caused by an Accident; 2) Treatment for hernia, regardless of cause, Osgood Schlatter's disease, or Osteochondritis; 3) Injury sustained as a result of operating, riding in or upon, or alighting from a two-, three-, or four-wheeled recreational motor vehicle or snowmobile; 4) Aggravation, during a Regularly Scheduled Activity, of an Injury the Insured suffered before participating in that Regularly Scheduled Activity, unless the injury was incurred as a result of a collision with a stationary object, or was caused by or directly related to the activity. A Regularly Scheduled Activity is an interscholastic tackle football and/or sports activity, unless the premium required under the Football and/or Sports Coverage provision has been paid; 6) Any expense for which benefits are payable under a Catastrophic Accident Insurance Program of the State Interscholastic Activities Association; 7) Treatment performed by a member of the Insured’s Immediate Family or by a person retained by the School; 8) Injury caused by war or acts of war; suicide or intentionally self-inflicted Injury, while sane or insane; violating or attempting to violate the law; partaking in any illegal occupation; fighting or brawling except in self defense; being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs; or being under the influence of any drugs or narcotics unless administered by or on the advice of a Physician; 9) Medical expenses for which the Insured is entitled to benefits under any (a) Workers’ Compensation act; or (b) mandatory no-fault automobile insurance contract; or similar legislation; 10) Expense incurred for treatment of temporomandibular joint dysfunction and associated myofacial pain; and 11) Expenses incurred for experimental or investigational treatment or procedures.

RETAIN THIS DESCRIPTION FOR YOUR RECORDS This is not a Policy, rather a brief description of the benefits provided under the master policy issued to the school. Please refer to the master policy for further details. IMPORTANT NOTICE – THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS. This brochure has been designed to illustrate the highlights of this insurance. All information in this brochure is subject to the provisions of Policies of COL-11(CA), underwritten by Gerber Life Insurance Company (the Company). If there is any conflict between this brochure and the Policy, the Policy will prevail. Please see the Master Policy for individual state details.

HOW TO FILE A CLAIM Written notice of claim must be given to the Company within 90 days after the occurrence or commencement of any loss covered by this policy, or as soon thereafter as is reasonably possible. Notice given by or on behalf of the Named Insured to the Company, with information sufficient to identify the Named Insured shall be deemed notice to the Company. Written proof of loss must be furnished to the Company at its said office within 90 days after the date of such loss. In the event of an Accident, students should: 1) Secure treatment at the nearest medical facility of their choice; 2) If you have other insurance, submit your claim to your other insurer. When you receive the explanation of benefits notice from your primary carrier, send it to us; 3) Obtain a receipt (if payment of any bills were made) and itemized copy of charges from the provider of medical services and send copies of their itemized bills and the fully completed and signed accident claim form to the claims office – mail all correspondence to WEB-TPA, P.O. Box 2415, Grapevine, TX 76099-2415; and 3) Call 1-866-975-9468 with any Questions claims.

UNDERWRITTEN BY: Gerber Life Insurance Company White Plains, NY 10605

MARKETING AGENT: Student Insurance 6320 Canoga Ave, 12th Floor Woodland Hills, CA 91367 (310) 826-5688

To apply for coverage, please enroll on-line with a credit card at www.k12specialmarkets.com or cut along the dotted line, complete the form and mail it, along with your check or money order, to the Please Return To: address shown below.

*Please Return To: Student Insurance c/o K12Special Markets Plan Administrators 1055 Main Street, Suite 101 Stevens Point, WI 54481