



RIDGEWOOD PUBLIC SCHOOLS

Julie Kot
Business Administrator/
Board Secretary
Ridgewood Public Schools
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Dear Parent/Guardian:

The Ridgewood Public Schools Board of Education has purchased a **Student and Athletic Accident Insurance Policy** for the **2023-2024** school year through **BMI Benefits, LLC**. The plan provides coverage to all students and athletes for all school-sponsored and supervised activities. Please visit the Student Accident Insurance link on the district website under Parents Resources, www.ridgewood.k12.nj.us, for more information.

District coverage is as follows:

- \$25,000 Max payout
- \$500 deductible
- 70% coinsurance (70% paid by the policy, other 30% paid by your insurance)

In order to be reimbursed, all claims must:

- Be accompanied by a fully completed BMI Benefits Accident Claim Form
- Be itemized on an HCFA 1500, UB04, or ADA Dental Claim Form
- Have a primary explanation of benefits
- Have a copy of the receipt(s) showing proof of payment

Please be aware that this coverage is in EXCESS over any other group or personal insurance you currently hold. This means that in the event of a covered incident, you must first submit the claim to any other applicable personal insurance policies. You can submit any unpaid balances resulting from deductibles, co-pays, or co-insurance to the school's plan for consideration. If you do not have other applicable insurance, the school's plan will provide the primary benefits subject to the plan's limits and exclusions. Since the district's plan has a \$500 deductible, we urge you to consider the [voluntary policy](#), which provides more extensive coverage.

You may obtain the forms in the school nurse's office or by visiting this [link](#). If you require additional assistance, please contact your school nurse or **BMI Benefits** at 800-445-3126.

VOLUNTARY POLICY:

Parents may voluntarily purchase 24-hour accident insurance coverage through Bob McCloskey Insurance (the school's policy only covers school-related injuries). Please review the [brochure](#), should you wish to expand this protection. Participation in any of these plans is strictly optional. Parents wishing to purchase these voluntary student accident insurance plans should apply online at www.bobmcloskey.com/k12voluntary.

Have a safe and healthy school year.

Sincerely,

Julie Kot
Business Administrator/School Board Secretary