



"Our children, our hope, our future"

ORADELL PUBLIC SCHOOL DISTRICT

350 Prospect Avenue

Oradell, NJ 07649

201.261.1180 x110

www.oradellschool.org

Matthew K. Wilson
Superintendent

Heather Goguen
*Business Administrator/Board
Secretary*

Dear Parent/Guardian:

The Oradell Public School District has purchased insurance coverage to protect all students against accidental injury during all school sponsored and supervised activities, whether at the school or away. This coverage is provided by Bollinger Insurance Company, and it is **only for injuries incurred and directly related to school related activities, it does NOT cover any other injury.**

This insurance plan is **Excess** coverage: i.e. you must submit all bills to your own insurance first, and the school policy will pick up the unpaid balances, up to the limits of the policy.

Although this coverage is very broad, there are restrictions, limitations, and exclusions in this policy. In some situations, medical bills may not be covered in full. Parents should understand that medical expenses are their own responsibility and not the school's. Some of the important benefits and limitations of the plan are:

1. Treatment must commence within 90 days of the date of injury, or there is not coverage.
2. Benefits are paid at Reasonable & Customary up to the policy limits.
3. Benefits are payable for up to 5 years from the date of injury.

All injuries should be **immediately** reported to the school nurse. Claim forms will be provide by the school nurse, but it is the parents' responsibility to:

1. Submit the claim form with Part 1-B filled out completely (any omissions will delay the processing of the claim).
2. Submit all itemized bills (monthly statements will not do).
3. Submit the statement (EOB – Explanation of Benefits) received from your own insurance company showing amounts paid and balances due, or, a letter of denial stating the claim is not covered. One of these letters is required for any payments to be made.

If you have no other medical insurance, you will receive a letter from the company requesting employer information. Fill this out and return it to the company immediately and the claim will be processed. Failure to return this letter will result in a delay or denial of the claim.

It is your responsibility, and to your benefit, to submit the necessary papers as soon as possible, as the claim cannot be paid until all papers are submitted. Only one claim form per accident is required.

All claim forms, bills, and letters from other insurance companies are to be forwarded to, and questions regarding the coverage answered by:

Bollinger Specialty Group, Claims Department, PO Box 1346, Morristown, NJ 07967,
1-866-267-0092

Interested parents'/guardians may also purchase Accident Insurance Protection for Students on a voluntary basis. Visit www.BollingerSchools.com to enroll online or call 1-800-350-8005 for additional information.

Sincerely,


Heather Goguen