

July, 2009

Dear Parent or Guardian:

Community Consolidated Schools District 168 will offer *Student Accident Insurance Coverage* for the 2009-2010 school year, on your child's behalf, at no cost to you. This plan is secondary to any primary insurance the student may currently have.

This program provides **supplementary accident** insurance coverage for your child for any covered injuries incurred **during the hours and days when school is in session and while attending or participating in school sponsored and supervised activities, including athletics on or off school premises.** Coverage is also provided for travel, during school sponsored activities when transportation is furnished or arranged by the school, **such as school buses or vans.**

IMPORTANT NOTE: Claims must first be submitted to your primary insurance carrier.

This program, which is administrated by Zevitz, Redfield & Associates and underwritten by Cigna Life Insurance Company, and Mutual of Omaha Insurance Company, will pay benefits up to \$5,000,000, with no deductible. In the event your son or daughter is injured, claim forms will be available in the main office, at each of the school buildings, as a courtesy to you. The processing of claims, and any inquiries regarding claims, will be handled directly through CIGNA, the insurance carrier. Should you have questions or concerns regarding this new program call the Administrative Center at 708-758-1610. Claim forms will also be sent to you from the Plan Administrator once you notify them of the student's accident. **PLEASE NOTE: Claim inquires and processing will be handled directly with the insurance company at 1-800-222-3085.**

ADDITIONAL COVERAGE PLANS (Optional 24-hour Dental Accident Plan)

Additionally, aside from this school-sponsored coverage, the Plan Administrator will continue to offer optional 24-hour Dental Accident Coverage and 24-hour Accident Insurance (providing protection during vacations and weekends) that **you can purchase** on a voluntary basis. Brochures and applications outlining these programs will be available at Registration in August, as well as throughout the school year, in each of the school building, including the Administrative Center.

If you have any questions, please call the Plan Administrator, Zevitz, Redfield & Associates at (312) 346-7460 or (847) 374-0888.