Dear Parent/Legal Guardian: From Los Banos Unified School District

California Student Accident Insurance Program

K-12 Student Accident Insurance

The California Student Accident Insurance Program (CSAIP) is pleased to provide a student accident insurance plan for the 2026-2027 school year. Enrolled students participating in school sponsored and supervised activities are covered for Accident Medical Expense Benefits and Accidental Death and Dismemberment Benefits, subject to the terms, conditions, limitations and exclusions of the Policy. It covers certain medical expenses for the treatment of injuries that are the direct and independent result of a Covered Accident during the policy period. See "Benefits," "Definitions," and "Exclusions" in the Policy for further details.

Claims Procedures

Always keep a copy of all claim related documents. Written proof of loss must be submitted within 90 days from the date of such loss.

1) Contact your school to obtain an accident claim form.

2) Complete the claim form in its entirety and submit to BMI Benefits within 90 days from the date of the accident.

3) Submit all itemized bills and primary insurance E.O.B's to BMI Benefits for processing outstanding balances due to a Covered Accident. You may also contact the medical provider and submit BMI's information as your secondary coverage, which would allow the provider to bill BMI Benefits directly with the necessary billing documents.

SUBMIT TO:

BMI BENEFITS, LLC

PO Box 511

Matawan, NJ 07747

Phone: 800.445.3126 | Fax 732.583.9610 | Email: BMI@bobmccloskey.com

Why Purchase Student Accident Insurance?

Schools are a foundational part of any community where children spend much of their time during the week. But in their pursuit of mental, social, and physical growth, schoolchildren face a number of risks that can lead to injuries. For example, did you know that according to the Centers for Disease Control and Prevention, in 2019 around 15% of U.S. high school students reported suffering a sports or recreation relate concussion within the preceding 12 months.

Voluntary Student Accident Insurance Program

Your school has purchased Student Accident Insurance that covers supervised and sponsored school activities.

This brochure provides you with the opportunity to extend the accident insurance coverage purchased by your school, as explained below.

Optional 24-hour accident coverage

Under your school's Student Accident 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. This optional 24-hour accident coverage extends coverage to enrolled students during the weekends and vacation periods, including the entire summer. Students are protected while at home or away, any place, anytime, anywhere in the United States, Canada or Mexico. No coverage is provided while participating in 1) interscholastic sports or 2) school sponsored and supervised activities that Coverage under the optional 24-hour accident coverage starts on the date of premium receipt but not before the start of the school year. If the student remains enrolled in school, the optional 24-hour accident coverage ends when school reopens for the following school year. Coverage is available throughout the school year at the premium included on the enrollment form.

Coverage period

against medical and dental injuries, whether at home or on summer break. With our Voluntary Student Accident Insurance coverage, we help make it possible for schools to fulfill their commitment to the health and well-being of their students.

Our Voluntary Student Accident Insurance program offers you and your family peace of mind. This coverage protects your child are already covered under the Student Accident Insurance program purchased by the school.

The cost for this additional coverage is $74.00.

Why Purchase Voluntary Student Accident Insurance?

(No pro rata premiums available.)

Coverage basis: Primary

Benefits are payable for covered accident medical expenses from the first dollar of expense incurred. Benefits are paid in addition to and without regard to payments from other insurance.

Claims Procedures

Always keep a copy of all claim related documents. Written proof of loss must be submitted within 90 days from the date of such loss.

1) Contact your school or BMI Benefits to obtain an accident claim form.

2) Complete the claim form in its entirety and submit to BMI Benefits within 90 days from the date of the accident.

3) Attach all itemized bills to the completed claim form and submit to:

BMI BENEFITS, LLC

PO Box 511

Matawan, NJ 07747

Phone: 800.445.3126 | Fax 732.583.9610 | Email: BMI@bobmccloskey.com

Call the Claim Administrator, BMI Benefits, with any claims question