

4-H Lake County



Blanket Group Medical Insurance

800-849-4820 <http://www.americanincomelife.com/>



University of FL
Lake County Extension 4-H
1951 Woodlea Road
Tavares, FL 32778
Office 352-343-4101 Fax 352-343-2767

Web Site: <http://lake.ifas.ufl.edu/4-H/index.htm>

RE-Produced by the Lake County Extension Office 4-H.
Please contact American Income Life Insurance Co for ALL
questions. This brochure can be found on our 4-H website,
under "Downloads".

**All plans provide primary coverage
with no deductible.**

\$1. Accident Insurance

- i No deductibles or Co-Pay
- i \$1.00 per member for full year
- i Adult, youth, alumni - All CES
- i Accident coverage for all events
- i \$2.00 Gymkhana, horse, league play
- i Rodeo coverage now available.
- i County wide or individual club purchase

4-H Club members. Only \$1.00 per person for a full years' coverage. Provides maximum benefits.

- \$2,500.** Medical & hospital expenses resulting from injuries.
- \$5,000.** Loss of life
- \$10,000.** Loss of any 2: arms, legs, feet or hands, or both eyes.
- \$5,000.** Loss of any one: arm, leg, foot or hand.
- \$3,000.** Loss of sight of 1 eye.
- \$500.** Dental expense due to injury of sound, natural teeth.

**When injury results in any of these losses within 100 days of the accident, those maximum benefits will be paid in addition to any other expenses covered.*

All members must be insured: Covers each registered member, leaders optional, while participating in or attending regularly approved and adult supervised group activity. Full coverage while traveling directly to & from the member's home & the meeting place for the purpose of participation in scheduled group activity.

Special Features:

- i Covered expenses incurred within 52 weeks from date of accident.
- i Automatic coverage of new members.
- i Prompt claim service.
- i Optional coverage for adult leader.
- i Full coverage - no deductible.

NOT Covered:

- i Eyeglass replacement
- i Denture replacement or repair
- i Suicide
- i Hernia in any form
- i Illness
- i Air travel
- i Losses covered under Medicare or any plan of Workman's compensation
- i Injuries sustained while tobogganing, skiing, sledding, & tubing
- i Age 5-7 animal projects
- i Children under age 5

Special Activities Ins

- i No deductibles or Co-Pay
- i Provides accident & illness coverage
 - i Conferences, camps, tours, field trips & special events
- i Adult, youth & alumni groups
- i Non 4-Hers/guest coverage
 - i Winter sports coverage available

PLAN #1 .15 per day per person PLAN #2 .20 per day per person PLAN: #3 .23 per day per person

For expense incurred within 52 weeks of the date of accident for medical & surgical treatment, X-Ray examinations, hospital confinement & ambulance expense, up to a maximum of

PLAN #1 \$1,000 – PLAN #2 \$2,000. PLAN #3 \$3,000.

Dental services incurred within 52 weeks of the accident, involving sound, natural teeth, up to a maximum of...

PLAN #1 \$300 – PLAN #2 \$400. PLAN #3 \$500.

For losses within 100 days of the accident which result in the loss of life

PLAN #1 \$1,000. – PLAN #2 \$1,500. PLAN #3 \$2,500.

Medical & hospital expenses for illness having its inception on the day or days this policy is in force, up to a maximum of..

PLAN #1 NONE – PLAN #2 \$500. PLAN #3 \$1,000.

For medical expenses from these specified disease: Poliomyelitis, Diphtheria, Scarlet Fever, Smallpox, Tetanus, Cerebrospinal Meningitis, Typhoid Fever, Leukemia, or Primary Encephalitis, up to a maximum of....

PLAN #1 NONE – PLAN #2 \$3,000. PLAN #3 3,500.

For losses within 100 days of the accident which cause loss of both hands, or both feet, or the total sight of both eyes or 1 hand & 1 foot...

PLAN #1 \$3,000. PLAN #2 \$6,000. PLAN #3 \$7,500.

For losses within 100 days of the accident which cause the loss of 1 hand or 1 foot or sight of 1 eye...

PLAN #1 \$300 PLAN #2 \$400. PLAN #3 \$500.

This policy does not cover: *Eyeglass replacement *Suicide *Aviation accidents *Pre existing conditions *Hernia in any form *Any loss caused by or resulting from pregnancy *Staff employees covered under worker's compensation *Loss covered under Medicare.

Transportation Coverage: This insurance covers group travel to & from the sponsored activity. It is required by an adult leader. The en route day or part of a day must be included in the approximate number of days for which the insurance is applied.

4-H and American Income Life Insurance Company have partnered for nearly 60 years to provide blanket group activity insurance for 4-H clubs, summer camps, competitions, field trips and other youth and adult programs sponsored by the Cooperative Extension Service. As summer quickly approaches, remember to submit your coverage request before your activity begins. Brochures are enclosed outlining two coverage options created exclusively for your 4-H and CES events and programs. When a young person is injured or becomes ill, our policies pay first, regardless of other insurance. Thousands of claims are paid promptly each year from our office. Parents appreciate not having out of pocket medical expenses and Extension staff appreciate the goodwill this helps to generate for their local 4-H programs.