

# 2024-2025 Student/Employee Accident Insurance Card

If premium has been paid, the student/employee whose name appears below has been insured under an Accident-Only program covering students/employees of the below school system:

Student/Employee Name: \_\_\_\_\_

School District Name: Caroline County PS Policy#9908-9136

## COVERAGE ENROLLED IN:

- 24-Hour Accident     24-Hour Accident – Summer Only  
 24-Hour Accident with H.S. Football  
 School-Time Coverage     School-Time Coverage with H.S. Football  
 H.S. Football – Full Year     H.S. Football – Spring Only

Paid By Check #: \_\_\_\_\_ Check Date: \_\_\_\_\_ Amount Paid: \_\_\_\_\_

## Claim Filing Instructions

Coverage under this policy is Excess of all other insurance and claims must first be submitted to any other insurance. Initial medical treatment must be incurred within 90 days from the date of the accident. Claims must be submitted to BMI Benefits LLC within 90 days after the date of treatment. Mail, Fax, or E-mail all medical bills and other insurance EOBs to BMI Benefits. Please include the name of the insured and the name of the school that the student attended:

**BMI Benefits, LLC**

**P O Box 511 | Matawan, NJ 07747**

**Phone: 800-445-3126, Fax: 732-583-9610**

**E-Mail: [BMI@bobmccloskey.com](mailto:BMI@bobmccloskey.com)**

**Insurance Carrier:** Federal Insurance Company

**Claim Administrator:** BMI Benefits, LLC.



**Bob McCloskey Insurance**  
BMI BENEFITS - FULL TPA SERVICES

**CHUBB**