

YOUTH GROUPS



WE HELP KEEP THE “FUN”
IN “FUN AND GAMES”

GROUPROTECTORSM
Group Accident Medical Insurance



QUOTE & BIND ONLINE

Scan this code or go to
www.nationwide.com/grouprotektor



Nationwide[®]
is on your side

ACCIDENTS HAPPEN. But that doesn't have to put you on the spot.

Let Nationwide® help. Our **GROU**PROTECTORSM accident medical insurance provides peace of mind that keeps the focus on fun. Our policy provides medical expense benefits as well as death and specific loss benefits to all youth group members and any guests attending youth group meetings who are contemplating membership.

Pick the coverage level that's right for your group

GrouProtector offers both primary and excess medical plans. Which one's right for your group?

Primary medical plan

- Ideal for groups with participants generally not covered by other insurance
- Typically the first plan to pay claims after a covered event
- Pays covered expenses regardless of other insurance coverage
- Payments from other insurance coverage may be reduced as needed

Excess medical plan

- Ideal for groups with participants generally covered by other insurance
- Typically the last plan to pay claims after a covered event
- Will not pay covered expenses to the extent paid by other insurance coverage
- Essentially pays for other plans' deductibles and coinsurance
- Also pays remaining expenses after benefits exhausted from other plans

The availability of primary and excess plans varies by coverage level. See the application for more details.

Who in your group is covered?

100% of the following individuals are insured:

- Members and/or counselors
- Any guests being encouraged to join who are attending meetings

Guest coverage applies to meetings only. They are not covered at other sponsored events.

What activities are covered?

- All sponsored and supervised activities are covered
- Direct travel to and from group-sponsored activities

League sports and snow skiing are excluded. Horseback riding groups and sports groups are not eligible on this brochure. Contact us for coverage.

Groups such as:

- Amateur youth choirs
- Baton groups
- Church groups
- DeMolay
- Drill teams
- Drum & bugle corps
- 4-H clubs (excluding horseback riding clubs)
- Future Farmers of America
- Junior firefighters
- Junior police
- Majorettes
- Marching bands
- Scouting organizations
- And other youth organizations/groups

Medical Expense Benefit

If, as a result of injury, an insured incurs covered expenses starting within 90 days from the date of the accident causing the injury, we will pay, less the deductible (if any) shown in the application and not to exceed the overall maximum benefit amount, all covered expenses incurred within 3 years from such date.

Covered expenses mean the reasonable and customary charges for local ("local" not applicable in a CT contract) professional ambulance service to or from a hospital and/or surgical center as well as the following reasonable and customary charges for treatment, services, and supplies provided or prescribed by a doctor:

- (1) hospital or surgical center care;
- (2) medical treatment;
- (3) nursing care provided by a licensed nurse;
- (4) X-rays and lab exams;
- (5) prescription drugs and therapeutic services and supplies;
- (6) dental treatment as a result of injury to sound, natural teeth (natural teeth in SC);
- (7) the following licensed home health care agency services and supplies provided instead of an otherwise required hospital or skilled nursing home confinement:
 - (a) physical, occupational, respiratory, and speech therapy,
 - (b) the services of a home health aide, and
 - (c) medical supplies.

If excess medical has been elected, we will not pay benefits for, nor can this plan's deductible (if any) be satisfied by, covered expenses to the extent that they are collectible under certain other policies and/or health plans as stated in the policy.

Coverage is provided under policy form No.: GR-9051-2.

Certain provisions of the policy are summarized in this folder. All benefits are subject to the policy, which alone constitutes the agreement under which payments are made.

Death Benefit

If, as a result of injury, an insured dies within one year from the date of the accident causing the injury, we will pay the death benefit less any specific loss benefit paid because of the same accident. The one year limit does not apply in a PA or WV contract.

Specific Loss Benefit

If, as a result of injury, an insured suffers a specific loss within one year from the date of the accident causing the injury, we will pay:

Specific Loss	% of Face Amount
Each Arm	75%
Each Leg	75%
Each Hand	50%
Each Foot	50%
Sight of Each Eye	50%
Speech	50%
Hearing of Each Ear	25%
Thumb and Index Finger of Same Hand	25%

The total payment for all of the specific losses of an insured because of any one accident will not be more than the face amount. No specific loss benefit will be paid if the death benefit applies. The loss of the thumb and index finger of the same hand benefit will not be paid if the loss of the hand or arm benefit applies. The loss of the hand or foot benefit will not be paid if the loss of the arm or leg benefit applies.

Policy Exclusions & Limitations

We will not pay benefits for expenses incurred for:

- (1) the examination, prescription, purchase or fitting of eye-glasses, contact lenses, or hearing aids;
- (2) treatment by a person employed or retained by the plan sponsor or its subsidiaries or affiliates and for which no charge is normally made; or
- (3) care or treatment by a person who ordinarily lives in the insured's home or is a parent, grandparent, spouse, brother, sister, or child of either the insured or the insured's spouse (if a NJ contract, care or treatment furnished by a member of the insured's immediate family).

Nor will we pay benefits for loss or expenses resulting from:

- (4) intentional self-destruction or an attempt at it, or intentional self-inflicted injury (if MO contract, while sane);
- (5) war or an act of war, declared or undeclared; or
- (6) air travel unless the insured is a passenger on a regularly scheduled flight of a properly licensed commercial airline.

PREMIUM REPORT (Must be completed and sent in with the application.)

Specific name of youth group*: _____

Type of youth group: _____

Activities include: _____

Age range of members: _____ to _____ years of age

* Example: "ABC Church—Youth Fellowship Only"

	Anticipated Number of Eligible Memberships	Annual Premium Rate per Eligible Memberships	Premium Due
Members under age 12		X \$	= \$
Members age 12 and over		X \$	= \$
Counselors		X \$	= \$
Total Premium Due (Subject to policy minimum*)			\$

***The annual minimum premium per policy term is \$225 for PRIMARY medical coverage and \$175 for EXCESS medical coverage.**

I certify that to the best of my knowledge and belief: (1) the preceding information is correct and complete; (2) premium is being paid for the total number of eligible persons who are anticipated to be insured; and (3) **the premium is being paid entirely by the plan sponsor with no contribution made by the eligible persons toward the cost of the insurance.**

Date

by Signature of Applicant

Day Telephone Number

Fax Number

E-mail Address

Note: For authorized checking account withdrawal (also called Automated Clearing House "ACH") download and complete the Authorization Form found at www.nationwide.com/ach or for credit card payment call, 1-800-525-8669.

How do you apply and pay for coverage?

Complete ALL fields on the application. Be sure to sign and date where indicated. **We need to receive the completed application and premium payment BEFORE the desired policy effective date.**

APPLICATION OPTIONS

Online at www.nationwide.com/grouprotector.

Mail the application and Premium Report, if applicable, to Nationwide Innovative Solutions, PO Box 1970, Springfield MA 01101. Enclose payment or submit payment with a credit or debit card (see below).

E-mail: Scan the application and Premium Report, if applicable, and email them to grouprotector@consolidatedhealthplan.com. Include payment by filling out, scanning and emailing the ACH form or submit payment with a credit or debit card. If you prefer you may mail a check (see below).

Fax the application and Premium Report, if applicable, to 1-413-214-7761. Submit payment by credit or debit card, ACH or if you prefer you may mail a check (see below).

PAYMENT OPTIONS

Pay by mail: Mail payment to Nationwide Innovative Solutions, PO Box 1970, Springfield MA 01101

Pay by credit or debit card: Call 1-800-525-8669

Pay by electronic check (ACH): Download and complete the Automated Clearing House (ACH) Authorization Form found at www.nationwide.com/ach and mail, fax or e-mail the ACH form with your application.

How do you contact us?

 1-800-525-8669
(8:00 a.m. – 5:00 p.m. ET, M-F)

 1-413-214-7761

 Nationwide Innovative Solutions,
P.O. Box 1970, Springfield, MA 01101

 grouprotector@consolidatedhealthplan.com

 nationwide.com/grouprotector



Underwritten by Nationwide Life Insurance Company.
Administered by Consolidated Health Plans.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and GrouProtector are service marks of Nationwide Mutual Insurance Company.

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Fraud Warnings

(CA) For your protection California law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

(FL) Any person who knowingly and with intent to injure, defraud, or deceive any insurance company files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

(KY) Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

(LA) It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

(MD) Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

(MO) An insurance company or its agent or representative may not ask an applicant or policyholder to divulge in a written application or otherwise whether an insurer has canceled or refused to renew or issue to the applicant or policyholder a policy of insurance. If a question(s) appears in this application, you should not renew it.

(PA) Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

(PR) Any person who, knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine of no less than five thousand (5,000) dollars nor more than ten thousand (10,000) dollars, or imprisonment for a fixed term of three (3) years, or both penalties. If aggregated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a maximum of two (2) years.

(WA) Any person who knowingly presents a false or fraudulent claim for payment of a loss or knowingly makes a false statement in an application for insurance may be guilty of a criminal offense under state law.

(All Other States) Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and/or civil penalties. This policy provides limited business activities accidental death and specific loss benefits only.

Please read these important notices and warnings

All cases are subject to the acceptance of the risk and may be subject to review of prior claims experience.

Unless otherwise specified in the Benefit Provisions, this policy does not provide coverage for sickness or for legal liability.

This policy does not provide basic hospital, basic medical or major medical insurance. (In NY: as defined by the New York State Insurance Department)

(NY) The insurance offered in this brochure is (1) not a deposit; (2) not insured by the Federal Deposit Insurance Corporation; and (3) not guaranteed by the bank, trust company, savings bank, savings and loan associations, federal savings association or national bank.