



400 Bent Creek Blvd., Mechanicsburg PA, 17050-1873 ▼ (717) 506-2450 ▼ (800) 932-0588 ▼ www.psbains.com

Dear School Director,

The Pennsylvania School Boards Association (PSBA) Insurance Trust provides School Directors with Business Travel Accident (BTA) and optional Accidental Death and Dismemberment (AD&D) Insurance coverages, issued by **The Prudential Insurance Company of America (Prudential)**. As a way of showing our gratitude to you for all the hard work you do as a School Director, PSBA provides the Business Travel Accident coverage at no cost to you. No action is required of you to obtain this complimentary coverage, which will automatically renew on January 1, 2020. This BTA insurance covers all School Directors for accidental death or injury that occurs while you are attending or travelling to/from a Board-sponsored business.

As a result of our dedication to you through providing strong partnerships, we are proud to announce new lower rates for the 2020 program for all optional coverages.

Optional AD&D Insurance Coverage

If you prefer, you can elect to purchase a more extensive optional (AD&D) insurance plan, which offers coverage for you, your spouse, and/or children, at affordable group rates. This Prudential plan covers accidental death or qualifying injuries, no matter where or when the accident occurs, day or night. Please note that this coverage **replaces** the Business Travel Accident coverage; it is not a supplement to the complimentary plan.

Annual Premiums for optional AD&D Insurance Coverage:

You may select coverage in the amount of \$150,000 for yourself at a cost of \$35.50 annually. You may also select \$50,000 of coverage for your spouse at a cost of \$13.50 annually, and \$10,000 of coverage for all of your eligible children at a cost of \$3.00 annually.

How to Enroll:

If you wish to elect the optional AD&D insurance, please complete the enclosed enrollment form. The district office must send copies of the enrollment forms for all School Directors electing the optional AD&D coverage with one check for the total amount due and return everything to the PSBA Insurance Trust address at the bottom of the form along with your school's total payment.

To obtain information on rates and how to purchase the optional AD&D coverage, please view the enclosed brochure or visit www.psbains.com, where you will find all necessary information about the program and how to enroll.

Should you have any questions about the Business Travel Accident or optional AD&D Insurance coverages, please contact Kelsey Carbaugh at trustinfo@psba.org or call 717-506-2450, Option. 2.

Thank you for all that you do for your school district.

Group Insurance coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500.

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