



January 7, 2026

Roberts Insurance would like to thank you for the opportunity to provide quotes for your Student Accident Insurance. Our primary focus has been, is and always will be Student Accident Insurance programs, products, and consulting. What differentiates Roberts Insurance from other agencies is our philosophy that student insurance programs should be uniquely designed for each individual institution. Our personalized service and attention to detail throughout the entire year is essential for our mutual success. As a result of continued support, we now insure over 160 districts throughout the state.

For the 2026/27 policy year, we are pleased to offer Bellevue Independent Schools the following renewal options through Zurich American Insurance Company, including a \$7.5 million Catastrophic policy also with Zurich American Insurance Company. **K&K Insurance** will continue to process the claims:

- **Plan 3: 100% Usual & Customary with a \$1,000 limit on physical therapy - \$16,928.43**
- **Plan 4: Scheduled Benefit - \$11,494.43**
- **Plan 4.5: Scheduled Benefit - \$9,683.43**
- **\*Renewal\* Plan 5: Scheduled Benefit - \$8,803.43**

If you have any questions, please contact us by phone at 859-623-7684. We can also be reached by email:

Joe Roberts:               joe@bobrobertsins.com  
John Roberts:             john@bobrobertsins.com

We appreciate the opportunity to handle your insurance needs again during the upcoming policy year. We look forward to hearing from you!

<b><u>BASE COVERAGE</u></b>	<b><u>ZUR Plan 3</u></b>	<b><u>ZUR Plan 4</u></b>	<b><u>ZUR Plan 4.5</u></b>	<b><u>ZUR Plan 5</u></b>
Maximum Benefit per Insured per Injury	\$25,000	\$25,000	\$25,000	\$25,000
Base Benefit Period	2 years	2 years	2 years	2 years
First Expense Incurred Within	180 days	180 days	180 days	180 days
Accidental Death	\$10,000	\$10,000	\$10,000	\$10,000
Room & Board (Inpatient)	100% U&C	100% U&C	\$1,000 Max/day	\$150 Max/day
Hospital Misc Expenses (Inpatient)	100% U&C	\$5,000 Max	\$2,500 Max/day	\$600 Max/day
Hospital Misc Expenses (Outpatient)	100% U&C	100% U&C	100% U&C	100% U&C
Day Surgery Miscellaneous	100% U&C	\$5,000 Max	\$2,500 Max	\$1,000 Max
Registered Nurse Services	100% U&C	100% U&C	100% of U&C	100% of U&C
Emergency Room Services	100% U&C if rendered within 72 hours of Accident	100% U&C if rendered within 72 hours of Accident	\$300 Max if rendered within 72 hours of Accident	\$150 Max if rendered within 72 hours of Accident
Physician Non-Surgical Services	100% U&C	100% U&C	\$100 Max/visit	\$40 Max/visit
Physician Surgical Services (Inpatient or Outpatient)	100% U&C	100% U&C	\$2,500 Max	\$1,000 Max
Assistant Surgeon/Physician	100% U&C	100% U&C	\$750 Max	\$200 Max
Anesthetist Services (Not including supervision)	100% U&C	100% U&C	30% of Physician Surgical Max	20% of Physician Surgical Max
X-rays	100% U&C	\$500 Max	\$500 Max	\$250 Max
Diagnostic Imaging (MRIs & CAT Scans)	100% U&C	\$500 Max	\$500 Max	\$300 Max
Radiological Procedures	100% U&C	100% U&C	\$500 Max	\$200 Max
Laboratory Services	100% U&C	\$500 Max	\$100 Max	\$50 Max
Combined Ground & Air Ambulance Services	100% U&C	100% U&C	\$1,000 Max	\$300 Max
Rehabilitative Appliances	100% U&C	\$500 Max	\$250 Max	\$75 Max
Physical Therapy	\$1,000 Max	\$40/visit, Max \$400	\$50/visit: Max \$500	\$30/visit; Max \$150
Prescription Drugs	100% U&C	\$100 Max	\$100 Max	\$75 Max
Dental (10-year benefit period)	100% U&C	\$2,500 Max	\$2,500 Max	100% U&C
<b><u>CATASTROPHIC COVERAGE</u></b>	<b><u>ZURICH</u></b>	<b><u>ZURICH</u></b>	<b><u>ZURICH</u></b>	<b><u>ZURICH</u></b>
Accidental Death	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00
Accidental Dismemberment	\$20,000 Max	\$20,000 Max	\$20,000 Max	\$20,000 Max
Deductible*	\$25,000	\$25,000	\$25,000	\$25,000
Catastrophic Benefit Period	10 years	10 years	10 years	10 years
Catastrophic Maximum Benefit	\$7,500,000 Max	\$7,500,000 Max	\$7,500,000 Max	\$7,500,000 Max
*Catastrophic deductible satisfied by Base Coverage				
NOTE: These policies contain some benefits that are scheduled. This comparison represents a summary of benefits. Please refer to the actual policy for a complete description of limitations and benefits.				