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MAY 18 2017

To: Members of Pupil Benefits Plan, Inc.  
From: Pupil Benefits Plan, Inc.

May 8, 2017

Dear Members of PBP, Inc.

The clubhouse turn, the top of the stretch, coming for home, at the wire, certainly language also befitting of the school year. All the hours of preparation, the number crunching, easy decisions along with the painful ones, debates, conversations, occasional heated ones, all converging on a single date...May 16<sup>th</sup>. Because we understand the complexity of the budgeting process we will always do our best to be a good fit. The company strives to handle the intricacies of each claim knowing that the majority stream through, but others are very involved and require an informative approach. Understanding this process is vital for parents, for you, for me, and for the providers of care for the injured students. We do not shy away from the chance to accomplish that level of service. So, when opposing forces do meet, which in the Insurance business can be expected, our goal is simply to reach a resolution. It is our mission to the members who have shown faith and loyalty to this organization as we reach a significant milestone - 85 years of service.

The last two years have shown a downward trend of claims costs. Whether this continues remains to be seen but it would, without a doubt, be welcomed. It has given us the ability to reduce premiums based on utilization for a record number of districts. When asked, "why this trend", it isn't one specific thing. Maybe more covered students through primary plans. We are tracking a 4-5% increase in claims paid now having the presence of primary level coverage. That still leaves about 15% with none. Monitoring and modifications to rules governing interscholastic athletics contribute. As do changes in the way weekly practices are conducted. Plus, I do believe there is a better awareness across the board of the enormous cost of health care and maybe that translates back to the decision-making process and the consequences of not making good ones. --.57

Enclosed you will find the renewal for the 2017-2018 school year. By all means call me if you would like to get into all the components of this calculation. We can breakdown your claim experience and track the exposure, hopefully revealing some insight into exactly how your community utilizes the student accident coverage and why the cost per student is what it is.

If there is anything that can be done for you just call us. We are more than happy to assist you in whatever way we can. I would like to thank all of you for making this company what it is today. We are healthy and determined to carry on in our niche to help the students that unfortunately are injured.

Good luck on the 16<sup>th</sup>. Hopefully it is the lucky number. Please do not hesitate to call.

Respectfully,

Thomas McGuire  
Executive Director



# Pupil Benefits Plan, Inc.

101 Dutch Meadows Lane, Glenville, New York 12302  
(518)377-5144\* (800) 393-3301\* fax (518)377-3291



## Student Accident Coverage Request 2017-2018

please check box

Rate Per Student

### COVERAGE R

100% Usual & Customary  
No deductible

**\$14.53**

### COVERAGE P

Scheduled Benefits  
80% After \$100 Deductible

**\$10.76**

**MARLBORO**

School District

\_\_\_\_\_

Superintendent or  
Business Manager

\_\_\_\_\_

Date

\_\_\_\_\_

SIGNATURE

\_\_\_\_\_

Coverage effective July 1, 2017- June 30, 2018.

**Please complete this blanket coverage request and return to  
Pupil Benefits Plan before June 1, 2017.**

Your total enrollment will be requested as of September 8th.