

# Disclosure 3

## Blanket health insurance

- Institution of learning insuring the students and teachers
  - Volunteer fire department
  - Boy Scouts of America
  - Future Farmers of America
  - Newspaper covering independent delivery persons
  - Health care provider covering its patients
  - Any HMO covering the subscribers
- 
- Provisions regarding payment of claims, notice of claims, proof of loss, time for paying benefits, or legal actions must be at least as favorable to the individuals insured as would be allowed by comparable provisions required for individual and group plans
  - An individual application is NOT required for coverage under a blanket policy
  - The insurer is NOT required to furnish a certificate except for those policies issued to institutions of learning