



Athletic Insurance Information for Parents

2011-2012

Dear Parent:

Your school has purchased a student athletic accident insurance plan for 2011-2012 to provide benefits for all students in **Grades 9 – 12**, who participate in school sponsored and supervised interscholastic athletics. This athletic plan is underwritten by Nationwide Insurance, an "A" rated company. It is serviced by American Advantage Marketing Group, Inc.

This plan is a Limited Benefit Secondary Policy. This means it has maximum amounts for benefit categories, and it pays after any Primary Insurance you may have on your athlete. Please review the attached list of Accident Only Benefits. **This plan may not pay all of the medical bills for an athletic injury, or even the balance after your primary insurance pays.** Again, note the benefit limits within the policy.

Additional Coverage: For the best insurance coverage, we recommend that you also purchase additional student insurance through your school's voluntary plan. This inexpensive accident coverage will increase the benefits you will receive should your student athlete be injured during an athletic event. You may purchase the student insurance online at www.studentinsurance-kk.com.

How to File a Claim for an Athletic Injury:

1. The student **MUST** see a doctor within **60 days** of the injury.
2. Obtain a claim form from the school or download a claim form from the company web site at www.studentinsurance-kk.com. (Click on "Services" from the tabs at the top and choose "File a Claim".) Print out the two page claim form. A claim **cannot** be processed without a claim form.
3. Follow the instructions included with the claim form. Fill out the claim form **COMPLETELY** and **SIGN IT**. A school official **must also** sign the claim form. Send the claim form to the Claims Department address at the top left hand corner of the form **within 90 days of the injury**.
4. Also, acquire and send Itemized Bills (Forms UB04, UB92, or CMS 1500) with CPT/Diagnostic Codes from each provider. CPT codes are required for processing.
5. You must also file with your Primary Insurance Carrier. When you receive Explanations of Benefits (EOB's) from your Primary Insurance, forward these to the claims department as well.
6. **Keep a copy of all paperwork for your records.**

Filing a claim after an injury is YOUR responsibility. Do not assume that the health care provider or a school official will do this for you. Under HIPAA privacy laws, the school or insurance agent cannot obtain claim information from an insurance company or health care provider without your written permission.

We are happy to be selected as your insurance agents again for the 2011-2012 school year and will do all that we can to be sure that you receive the best possible service. If at any point you have a question or need additional information, just call us tollfree at 800-232-9601. We will be happy to assist you.

Sincerely,

Carolyn W. Smith

Steve J. Leonard

Lawrence S. Braxton

Specializing in Student Accident, Athletic and Special Risk Insurance

Low Option

Student Accident Plan Schedule of Benefits

NCHSAA & NCSBA Endorsed, North Carolina only – 2011/2012

The Policy provides benefits for loss due to a covered Injury up to the Maximum Benefit of \$25,000 for each Injury. Provided that the treatment begins within 60 days from the date of the Injury, benefits will be payable for covered Medical Expenses incurred within one year from the date of the Injury up to the maximum benefit per service as scheduled below. Covered Expenses means the Medically Necessary and Reasonable Charges for services, supplies, and treatment provided or prescribed by a Physician for which an Insured Person is required to pay. Benefits are subject to all applicable conditions, exclusions and limitations and any deductible and coinsurance provisions shown. Benefits are limited to the amounts shown for specific services or supplies.

Maximum Benefit: \$25,000 (For Each Injury)

Deductible: None

Inpatient

Room & Board: Semi-private room rate/up to \$150 per day

Hospital Miscellaneous: \$600 per day

Registered Nurse: 75% of Reasonable Charges

Physician's Visits: \$40 first day/\$25 each subsequent day
(Benefits are limited to one visit per day and do not apply when related to surgery)

Outpatient

Day Surgery Miscellaneous: \$1,000 maximum

Physician's Visits: \$40 first day/\$25 each subsequent day
(Benefits are limited to one visit per day and do not apply when related to surgery or physiotherapy)

Physiotherapy: \$30 first day/\$20 each subsequent day/5 days maximum
(Benefits are limited to one visit per day)

Medical Emergency: \$150 maximum
(Treatment must be rendered within 72 hours from time of Injury)

X-Rays: \$200 maximum

CAT Scan/MRI: \$300 maximum

Laboratory: \$50 maximum

Prescription Drugs: \$75 maximum

Orthopedic Braces & Appliances: \$75 maximum

Inpatient and/or Outpatient

Surgeon's Fees: \$1,000 maximum
(No more than one procedure through the same incision will be paid)

Anesthetist/Assistant Surgeon: 20% of surgery allowance

Ambulance: \$300 maximum

Consultant: \$200 maximum

Dental: \$200 per tooth
(Benefits paid on Injury to Sound, Natural Teeth Only)

Expenses for the following are not covered:

Prosthetic Devices, Mental and Nervous Disorders, Home Health Care, Injections.

This is a brief illustration of coverage offered through the K12 Student Athletic and Accident Insurance. The Master Policy issued will be the contract and will govern and control the payment of benefits. The Policy is a non-renewable one year term policy. The Policy contains an Excess Provision for mandatory coverage. No benefits are payable for expense incurred that is paid or payable by other valid and collectible insurance. The Reasonable Charge is determined by comparing charges for similar services to a national database adjusted to the geographical area where the services or procedures are performed, by reference to the 75th percentile of Ingenix schedules. The Insured Person may be responsible for the difference between the Reasonable Charge and the actual charge from the Provider.

