



At-School Insurance Information for Parents

2013-2014

Dear Parents:

Your school system has purchased a student accident insurance plan for 2013-2014 to provide benefits for all students in **Grades PreK to 12**, who participate in school sponsored and supervised activities. (This coverage excludes athletics.) This insurance plan is underwritten by an "A" rated company and is endorsed by the N.C. High School Athletic Association, the N.C. School Board Association, and the N.C. Athletic Directors Association..

This plan is a Limited Benefit Secondary Policy. This means 2 things: 1. The benefit categories have maximum amounts that are paid out; and 2. This plan pays after any Primary Insurance your child may have. Please review the attached list of Accident Only Benefits. **This plan may not pay 100% of the medical bills for a school 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. For \$9, you can double the benefits you will receive should your student be injured during a school activity. You may purchase the student insurance online at **www.studentinsurance-kk.com**.

How to File a Claim for a School 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**. Go to "**Quick Services**" on the left side of the page and choose "**File a Claim**." Download and print out the "Participant Accident" claim form. **A claim cannot be processed without a claim form.**
3. Follow the instructions on 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 claim 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 for the 2013-2014 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
S. Braxton

Steve J. Leonard

Lawrence