

MOUNT AIRY CITY SCHOOLS ATHLETIC ACCIDENT INSURANCE 2018-2019

Summary of Benefits:

Maximum Benefit	\$25,000
Accidental Death Benefit	\$10,000
Accidental Paralysis Benefit	\$10,000
Crises Death Benefit	\$10,000 up to \$100,000 aggregate
Deductible	\$0
Coverage	Secondary to other insurance, primary if none
Benefit Period	One Year from the date of injury
Initial Treatment	Within 60 days of injury
Room & Board	80% of U&C*
Inpatient hospital Miscellaneous	80% of U&C
Outpatient Day Surgery Miscellaneous	80% of U&C to \$5,000 maximum
Physician's Visits	80% of U&C to \$50 per day
Physiotherapy	80% of U&C \$50 per day 15 days maximum
Medical Emergency	80% of U&C
X-Rays	80% of U&C
CT Scans or MRI	80% of U&C to \$1,200 maximum
Laboratory	80% of U&C to \$600 maximum
Prescription Drugs	80% of U&C
Orthopedic Braces & Appliances	80% of U&C
Surgeon's Fees	80% of U&C to \$5,000 maximum
Anesthetist & Assistant Surgeon	80% of U&C
Ambulance	80% of U&C
Dental	80% of U&C

Special Notes:

- This Accident Insurance policy is secondary and pays on accident claims after other insurance has paid. If there is no other available insurance this accident insurance policy becomes primary.
- This Accident Insurance provides limited benefits. Parents may wish to consider purchasing optional 24 hour Student Accident Insurance available online at www.k12studentinsurance.com.
- This Accident insurance is on all Pre K-12 Students involved in school sponsored and supervised activities.
- If a student has an accident a school administrator must complete and sign the designated area on the accident claim form. Then it is the parent or guardian's responsibility to complete the remainder of the claim form and return it, along with all itemized bills, to the claims office address found on the claim form.
- For questions pertaining to a claim contact the claims office at 1-866-409-5734 or at K12claims@hsri.com.
- This is only a summary of the student Accident Insurance. For details consult the master policy on file in your school district's office. Any discrepancies between this summary and the master policy – the master policy will prevail.



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