

BALLARD COUNTY SCHOOLS STUDENT ACCIDENT INSURANCE

2010-11

Dear Parent/Guardian:

Ballard County Schools has purchased accident insurance for all students. The insurance plan provides benefits for accidental injury while attending assigned classes or during school-sponsored and supervised activities.

The insurance plan provided by Ballard County Schools **does not** pay 100 percent of all medical and dental expenses (**SEE LIMITATIONS**). Please note that the insurance provided by Ballard County Schools is "secondary" to any other family insurance plans and will pay only the eligible medical expenses not payable by other insurance sources. Following is information outlining the benefits and limitations of the school purchased insurance plan.

BENEFITS

If accidental bodily injury occurs while participating in a school-sponsored and supervised activity and requires treatment within 30 days from the original date of injury by a licensed physician, or treatment in a legally constituted hospital, the insurance company will pay the reasonable and customary expenses for necessary medical, dental or hospital care provided within one year from the date of the injury up to the policy maximum amount for any one injury, **which are not paid by other collectible insurance plans**. The insured shall have free choice of a physician or hospital for treatment. If, however, an insured has other valid coverage through another insurance plan(s) and does not chose a physician or hospital through the other plan, we will pay benefits as if the other plan's guidelines had been followed. (SEE **LIMITATIONS** BELOW).

LIMITATIONS

- Hospital room and board (semi-private room)/Inpatient miscellaneous charges (\$3,000 maximum)
- Outpatient hospital charges - Non-surgical (\$500 maximum)/Surgical (\$2,000 maximum).
- Physician's surgery/fracture care fees (U&C* up to \$3,000 maximum)/ Physician's non-surgical visits or consultations (\$35/visit).
- Physical therapy (\$35/visit, \$175 maximum). Dental (\$200 per tooth).
- Ground ambulance (\$100 maximum per injury). Motor vehicle (\$500 per injury).
- Orthopedic appliance (\$100 maximum). Diagnostic x-rays, MRIs, CAT scans (\$400 per injury).
- Drugstore prescriptions (\$100/injury). Eyeglasses (\$100/injury)

• Up to 25 percent of the surgeon's benefit paid for the *anesthetist* and *assistant surgeon*

*Note: "U&C" means usual and customary.

PLEASE READ CAREFULLY:

When submitting a claim, you must indicate on the claim form the name of your personal insurance company before benefits can be paid by this insurance plan. Failure to provide complete claim information will prolong payment of allowable benefits. Thank you for your cooperation with this program.

ATTN: Parent/Guardian:

If you desire additional insurance coverage for your child(ren), we suggest you consider purchasing the **individual School Time Plan (\$8.00)** or the **24 Hour Plan (\$44.00)** and/or the **individual High School Football Plan (\$40.00)** which is offered to all students. Information describing the individual student insurance plan is available on the Ballard County Schools' web site at the "Parents" tab. An enrollment form is available at the web site. The **24 Hour Plan** covers the student seven days a week and includes coverage for vacations and the summer months. If you have any questions about the insurance program, please contact the insurance administrator:

SCHOLASTIC INSURORS, INC.
P.O. BOX 3194
JOHNSON CITY, TN 37602
1-800-872-1953

RETAIN THIS DESCRIPTION OF COVERAGE FOR YOUR RECORDS. This is a brief description of the plan benefits.