



Athletic Insurance Information for Parents

Cabarrus County Schools

2021-2022

Dear Parents:

Your school district offers an inexpensive insurance plan for students and student/athletes. This insurance plan is underwritten by AXIS, an "A" rated company. Claims are administered by K&K Insurance Group, Inc. and it is serviced by McGriff. McGriff is the endorsed broker for the NCHSAA and NCADA. **Cabarrus County Schools DOES NOT furnish insurance for athletes or other students.** It is strongly recommended that you purchase the student accident insurance to supplement or increase your own personal insurance plans. You may choose from 3 benefit levels, Low, Middle, and High, depending on your wishes and your budget.

Athletics: Most athletics will be covered with the purchase of the At School Plan or the 24-Hour Plan. The At School Plan starts as low as \$9.00 per school year for the Low Option, however higher benefit levels are recommended for athletes. **High School Football, grades 9-12, requires an additional premium due to higher risk of injury.** Premiums for Football Plans start at \$110.00 for the Low Option.

This plan is a Limited Benefit Policy. This means it has maximum limits per benefit category. **This plan may not pay 100% of the medical bills for an athletic injury, or even the balance after your primary insurance pays.** Please review the benefits to be sure you are purchasing enough coverage. The lists of benefits for all benefit levels may be seen at www.studentinsurance-kk.com.

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 www.studentinsurance-kk.com. (Click on "**File a Claim**" at the left of the screen.) Print out the 2 page claim form. **The claim cannot be processed without this claim form!**
3. Follow the instructions included at the top of the claim form. Fill in all the information on the claim form and SIGN IT. A school official must also complete and sign a portion of the claim form. **Send the form within 90 days of the injury.**

Email: kk.PAClaims@kandkinsurance.com

Fax: 312-381-9077

Mail K&K Insurance Group: Claims Department, P.O. Box 2338, Fort Wayne, IN 46801-2338

4. Always ask the Providers to file claims to K&K Insurance Group (file Secondary if primary insurance is not Medicaid). If they refuse to file, collect and send Itemized Bills (Forms UB04, UB92, or HCFA1500) with CPT/Diagnostic Codes from each provider. CPT codes are required for processing.

5. **Keep a copy of all paperwork for your records!**

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

We are happy to be selected as your insurance agents for the 2021-2022 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 email StudentRisk@McGriff.com. We will be happy to assist you.

Sincerely,

Gail Gray