# **IREDELL STATESVILLE PUBLIC SCHOOLS**

# **ACCIDENT INSURANCE ON MIDDLE AND HIGH SCHOOL ATHLETES**

**Summary of Insurance Benefits:**

Maximum Medical Benefit $25,000

Accidental Death Benefit $10,000

Accidental Paralysis Benefit $10,000

Crisis 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 100% to $150 per day

Inpatient Hospital Miscellaneous 100% to $500

Outpatient Day Surgery Miscellaneous 100% to $750

Physician's Visits $30 first visit then $25 thereafter

Physiotherapy $30 first visit then $20 thereafter 5 visits maximum

Medical Emergency 100% to $150

X-Rays 100% to $200

CAT Scan or MRI 100% to $200

Laboratory 100% to $50

Prescription Drugs 100% to $50

Orthopedic Braces & Appliances 100% to $75

Surgeon's Fees 100% to $750

Anesthetist/Assistant Surgeon 20% of surgical benefit

Ambulance 100% to $200

Dental 100% to $100 per tooth

**Special Notes:**

-This Accident Insurance policy paid by your district is **SECONDARY** coverage and pays after other insurance has paid. If there is no other available insurance, this accident insurance policy becomes primary.

-This Accident Insurance policy provides **LIMITED BENEFITS**. Parents may wish to consider purchasing the voluntary student Accident Insurance available online at www.k12studentinsurance.com.

-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 by email, fax or mail (addresses 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 benefits available under your district’s student Accident Insurance policy. For complete details refer to the master policy on file at your district office. Any discrepancies between this summary and the master policy, the master policy shall prevail.



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Standard Plan