

Student Accident Insurance
Comprehensive Group Athletic Plan
Policy GA-2200Ed.11-16(ID)(LA)(MN)(MT)(NC)(ND)(OH)(SD)(TX)

SUMMARY OF COVERAGE

The school purchased a group insurance policy that provides benefits for accidental bodily injury incurred while the student is:

- a. Practicing for or competing in interscholastic sports which are exclusively sponsored and supervised by the School, as a representative of the policyholder and under the direct and immediate supervision of an employee of the policyholder.
- b. Traveling directly to or from such practice or competition in a vehicle designated by the policyholder and under the supervision of an employee of the policyholder.

The Medical Benefits and Exclusions below apply to the summary of coverage above.

MEDICAL BENEFITS

When injury covered by this policy results in treatment by a licensed physician within 60 days from the date of injury, the Company will pay the Usual and Customary (U&C) expenses incurred for covered services as listed below, for expenses actually incurred within one year from the date of injury up to maximum medical benefit of **\$50,000 per injury**. Unless stated otherwise, all amounts below are per injury.

This insurance plan is secondary to all other valid coverage. A claim must be filed with other valid coverage first! (This coverage is primary in ID, SD) This insurance plan does not cover penalties imposed for failure to use providers preferred or designated by the primary coverage. (In NC, other valid coverage does not include automobile or liability coverage)

PHYSICIAN'S SERVICES

- a) **Surgical Care** (surgeon, assistant surgeon, anesthesia) - U&C, up to \$2,500
- b) **Nonsurgical Care** (includes physiotherapy performed other than in a hospital, 1 visit per day) - U&C, up to \$100 per visit, maximum 10 visits

HOSPITAL CARE

- a) **Inpatient Care**
 - 1) Hospital Semi-private Room - U&C, up to \$700 per day
 - 2) Hospital Miscellaneous Services - U&C, up to \$1,000
- b) **Outpatient Care**
 - 1) Facility Charges for Day Surgery - U&C, up to \$1,000
 - 2) Emergency Room - U&C, up to \$1,000

Note: Benefits for hospital miscellaneous and outpatient care charges are limited to services not scheduled under medical benefits.

X-RAY SERVICES (includes charges for reading) - U&C, up to \$300

DIAGNOSTIC IMAGING (MRI, CT Scans, bone scans, includes charges for reading) - U&C, up to \$500

DENTAL TREATMENT (in lieu of all other medical benefits; for repair and/or replacement of each sound and natural tooth)(In SD, sound and natural is deleted) - U&C, up to \$200 per tooth

AMBULANCE SERVICES - U&C, up to \$500

ORTHOPEDIC APPLIANCES (when prescribed by a physician for healing) - U&C, up to \$200

PRESCRIPTION DRUGS (take home) - U&C, up to \$250

REPLACEMENT EYEGLASSES, CONTACT LENSES, HEARING AIDS (when medical treatment is required for a covered injury) - U&C, up to \$500

MOTOR VEHICLE INJURY - Same as any Injury, up to \$2,500

The policy contains a provision limiting coverage to Usual and Customary charges. This limitation may result in additional out-of-pocket expenses for the insured.

EXCLUSIONS - No Benefits Will Be Allowed For:

1. Any sickness, disease, infection (unless caused by an open cut or wound), including but not limited to: aggravation of a congenital condition, blisters, headaches, hernia of any kind, mental or physical infirmity, Osgood-Schlatter disease, osteochondritis, osteochondritis dissecans, osteomyelitis, spondylolysis, slipped femoral capital epiphysis, orthodontics.
2. Injuries for which benefits are payable under Workers' Compensation or Employer's Liability Laws. (In NC, benefits are excluded if the employer, employee or carrier is responsible or liable according to final adjudication or settlement order under state law)
3. Any Injury involving a two or three-wheeled motor vehicle or snowmobile or any motorized or engine driven vehicle not designed primarily for use on public streets and highways, unless the insured is participating in an activity sponsored by the Policyholder. (In ID, an insured person must be participating as a professional)
4. In Ohio - Reinjury if the insured participated in a covered activity against medical advice.

It is not the intent of this policy to provide benefits for an existing medical problem. A re-injury will be covered if the insured has been treatment free for a period of 180 days prior to the effective date of the policy. (In OH, this provision does not apply)

ACCIDENTAL DEATH AND DISMEMBERMENT

When injury covered by this policy results in Accidental Death or Dismemberment within 180 days from the date of accident, the following benefits will be payable.

Loss of Life	\$ 2,500	Double Dismemberment	\$10,000
Single Dismemberment	\$ 2,500		

CLAIM PROCEDURE

Filing of the claim is the parent's responsibility.

1. Parents notify the school and obtain a claim form immediately. The school completes Part A of the claim form if it is a school injury.
2. Parents complete Part B of the claim form. Answer all questions.
3. Parents submit copies of the student's itemized bills to the student's family medical or dental coverage first, even if there is a large deductible. The other insurance plan will send a report called an Explanation of Benefits (EOB). (This coverage is primary in ID, SD)
4. Parents send the completed claim form, copies of the student's itemized bills and the EOB to:
STUDENT ASSURANCE SERVICES, INC.
PO BOX 196 • STILLWATER MN 55082
5. The claim will be completed when all of the above documents have been provided. For claim questions, contact Student Assurance Services, Inc. at (800) 328-2739, between 8am-4:30pm CST.

NOTE: Student must have been treated by a licensed physician within **60 days** of the date of injury. Proof of claim must be submitted within 90 days from the date of accident, or a reasonable time thereafter not to exceed one year. Itemized bills should be submitted within 90 days from the date of treatment or a reasonable time thereafter not to exceed one year. The company is responsible only for expenses incurred within one year from the date of injury. (In NC, itemized bills must be submitted within 180 days from the date of treatment not to exceed one year)

EFFECTIVE AND EXPIRATION DATE

Coverage becomes effective the first day of authorized interscholastic sports practice. Interscholastic sports coverage will expire on the last day of the authorized season of the current school year.

This provides a very brief description of some of the important features of the insurance policy. It is not the insurance policy and does not represent it. A full explanation of benefits, exceptions and limitations is contained in the Group Accident Insurance Policy Form GA-2200Ed.11-16 (and any state specific) and any applicable endorsements. This policy is considered term accident insurance (except in ID) and is non-renewable. This product may not be available in all states and is subject to individual state regulations. The Master Policy is issued to the School District/School. A copy of the Privacy Notice and Certificate of Coverage (where applicable) may be obtained on the website www.sas-mn.com.



Administered by
STUDENT ASSURANCE SERVICES, INC.
P.O. BOX 196
STILLWATER, MINNESOTA 55082