

## GUILFORD COUNTY SCHOOLS ACCIDENT INSURANCE

### All Athletes, Band, Club Sports, Field Trips, P.E. Classes, Work Study, JROTC and Adult Volunteers 2021-2022 School Year

Policy Maximum	\$25,000
Accidental Death Benefit	\$10,000
Accidental Paralysis Benefit	\$10,000
Crises Death Benefit	\$10,000 up to \$100,000 aggregate
Initial Treatment	Must begin within 60 days of injury
Benefit Period	One year from date of accident
Hospital Room & Board	100% U&C*
Intensive Care Room	100% U&C
Hospital Inpatient Miscellaneous	100% U&C to \$7,500
Free-standing Ambulatory Surgical Facility	80% U&C to \$1,000
Outpatient Hospital Miscellaneous	80% U&C to \$500
Emergency Room Physician	100% U&C to \$50
Hospital Emergency Room (Outpatient)	80% U&C to \$350
Surgery, Including pre- and postoperative care	80% U&C to \$2,000
Assistant Surgeon/Anesthesiologist	25% of surgical benefits
Physical Therapy and/or Spinal Manipulation	\$40 per visit up to 5 visits
Physician's Non-surgical Treatment	\$40 per day
Registered Nurse's Services	100% U&C
Outpatient Prescription drugs	100% U&C
Outpatient Laboratory Tests, X-rays	100% U&C to \$250 Maximum
Diagnostic Imaging (MRI, CAT Scan, etc.)	100% to \$750 Maximum
Ambulance Ground / Air	100% U&C to \$400 / \$1,000 Maximum
Durable Medical Equipment	100% to \$300 Maximum
Dental Treatment	100% U&C to \$1,500 Maximum
Replace eyeglasses, hearing aids, contact lenses	100% U&C to \$500 Maximum

\*Usual & Customary: benefits are based on prevailing provider charges in the geographic area services are rendered

#### **Special Notes:**

- This Accident Insurance policy is a **LIMITED BENEFIT** policy and is **SECONDARY** to all other insurance.
- This Accident Insurance provides coverage for accidents that occur during a school-sponsored and school supervised interscholastic practice or game, participation with any Band event or any P.E. class and while on a field trip lasting up to 7 days in length and taking place within the continental U.S. and while travelling directly to and from any of the above.
- Parents should consider purchasing the 24-hour or School Time Accident Insurance available online at [www.k12studentinsurance.com](http://www.k12studentinsurance.com). Purchasing this will ensure your child is covered outside of the above activities.
- If an insured student has an accident a school official must complete and sign the designated area on the accident claim form and then the parent or guardian should complete the remainder of the accident claim form. It is the parent or guardian's responsibility to submit the accident claim form along with all itemized bills and explanation of benefits. The claims office mailing address is located at the top of the accident claim form along with a toll free number to call for any claims-related questions.
- For a complete list of policy benefits and exclusions refer to the master policy on file at your district office.



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