



New Hanover County Schools
Reach, Equip, Achieve

Accidents at school:

Accidents can happen anywhere and at any time. Children spend a large part of their day at school and at least a portion of that time playing on the playground. Although reasonable precautions are undertaken by the NHCS, it is inevitable that accidents happen. The NHCS is not automatically responsible for the medical bills of injured students.

The NHCS previously had an insurance package that contained a very small Medical Payments policy which contributed a small amount of reimbursement money, if a child had an accident at school and the parent's health insurance did not pay the full amount of the medical bills, such as deductibles and co-pays.

As of July 1, 2017, this medical payments policy is no longer available. So if a child has an accident at school, that is not the fault of the school, the parents would have to rely solely upon their health insurance coverage.

As of the 2017-2018 school year, parents do have the option of buying low cost accident insurance for their children. There are a variety of choices in the amount of the coverage and the prices. The lowest price plan is just \$9.00 for the whole school year.

Available plan options and rates are on the first attachment. The second attachment are instructions on how to enroll online if you decide to purchase one of these plans.

Any questions regarding these plans maybe be referred to:

Lawrence Braxton or Fritzie Wise

American Advantage Marketing Group, Inc.
P.O. Box 505
Waynesville, N.C. 28786

Phone: 800-232-9601
Fax: 828-456-7354
ameradvins@bellsouth.net

Voluntary Student Accident Plan Premium Rates

NCHSAA, NCSBA, & NCADA Endorsed, North Carolina only – Premium Rates for 2017/2018

This Policy Plan provides coverage up to \$25,000 for each Injury and is designed to pay Covered Medical Expenses incurred as a result of accidental Injury. Certain specific benefits are limited. See Schedule of Benefits and Exclusions and Limitation pages for additional information.

24 Hour Coverage

Provides coverage for injuries sustained all year long; 24-hours a day until one year after the date the school year begins. Covers all interscholastic athletics except High School Football.

		<u>LOW</u>	<u>MIDDLE</u>	<u>HIGH</u>
	With Extended Dental	\$68	\$140	\$358
	Without Extended Dental	\$59	\$131	\$358
24 Hour Summer Only	With Extended Dental	\$23	\$35	\$69
24 Hour Summer Only	Without Extended Dental	\$14	\$26	\$69

At School Coverage:

Provides coverage for injuries sustained at school or during school-sponsored activities until the end of the regular school term. Covers all interscholastic athletics except High School Football.

		<u>LOW</u>	<u>MIDDLE</u>	<u>HIGH</u>
	With Extended Dental	\$18	\$32	\$61
	Without Extended Dental	\$9	\$23	\$61

High School Football Coverage:

Provides coverage for Injuries sustained while practicing or participating in High School Football.

		<u>LOW</u>	<u>MIDDLE</u>	<u>HIGH</u>
	With Extended Dental	\$119	\$190	\$420
	Without Extended Dental	\$110	\$181	\$420
Spring Football	With Extended Dental	\$56	\$82	\$146
Spring Football	Without Extended Dental	\$47	\$73	\$146

Extended Dental Coverage:

Provides supplemental coverage for injury to Sound, Natural Teeth to students who are covered by At-School, 24-Hour or High School Football coverage.

Enroll Online

www.studentinsurance-kk.com



Protect your child with student accident insurance. If you don't have other insurance, this student accident insurance is vital. If you have other insurance, student accident insurance can help with deductibles and copays.

K-12 Accident Plans available through your school:

- At-School Accident Only
- 24-Hour Accident Only
- Extended Dental
- Football

How to Enroll Online

Enrolling online is easy and should take only a few minutes.

Go to www.studentinsurance-kk.com and click the "Enroll Now" button.

1. Start by telling us the name of the school district and state where your child attends school.
2. We'll request each student's name and grade level.
3. You'll see the available plans and their rates. Select your coverage and continue to the next step.
4. We'll request information about you, like your name and email address.
5. Next, you'll enter information about the child or children to be covered.
6. Enter your credit card or eCheck payment information.
7. Finally, print out a copy of the confirmation for your records.

For further details of the coverage including costs, benefits, exclusions, any reductions or limitations and the terms under which the policy may be continued in force, please refer to www.studentinsurance-kk.com. Student is able to purchase the coverage only if his/her school district is a policyholder with the insurance company.

Proteja a su hijo con el seguro de accidentes para estudiantes. Si usted no tiene otro seguro, este seguro de accidentes para estudiantes es fundamental. Si tiene otro seguro, el seguro de accidentes para estudiantes puede ayudarle a pagar los deducibles y copagos.

Planes de accidentes para K-12 disponibles a través de su escuela:

- Sólo accidentes en la escuela
- Solo accidentes, 24 horas
- Dental extendido
- Fútbol

Cómo inscribirse en línea

Inscribirse en línea es fácil y sólo le tomará unos pocos minutos.

Visite www.studentinsurance-kk.com y haga clic en el botón "Enroll Now" ("Inscribirse ahora").

1. Comience por decirnos el nombre del distrito escolar y el estado en el que su hijo(a) va a la escuela.
2. Solicitaremos el nombre y el grado de cada uno de los estudiantes.
3. Verá los planes disponibles y sus tarifas. Seleccione su cobertura y continúe con el siguiente paso.
4. Le solicitaremos información sobre usted, como su nombre y dirección de correo electrónico.
5. Después, ingresará la información acerca del niño o niños que recibirá(n) cobertura.
6. Ingrese la información de pago de su tarjeta de crédito o eCheck.
7. Finalmente, imprima una copia de la confirmación para sus registros.

Para obtener más detalles, incluso costos, beneficios, exclusiones, y reducciones o limitaciones y los términos en virtud de los cuales esta póliza podría continuar en vigencia, consulte www.studentinsurance-kk.com. Los estudiantes pueden comprar la cobertura únicamente si su distrito escolar es titular de una póliza con la compañía de seguros.