

HOW TO FILE A CLAIM

This Plan is a Limited Benefit Secondary Accident Policy!

This plan may not pay 100% of the medical bills for a school injury, or even the balance after your primary insurance pays.

This means two things:

1. The benefit categories have maximum amounts that are paid out; and
2. This plan pays after any Primary Insurance your child may have.

STUDENT/PARENT:

Contact the Provider(s)/Doctor(s)/Hospital(s) and request that they file to your personal primary insurance first then file to K&K Accident Policy as secondary. It takes several weeks to load the claim so send immediately following the injury!

If the provider will file to both carriers, then submit the completed claim form and follow up with K&K Customer Service approximately 30 days after the claim form is submitted to confirm they are receiving Explanation of Benefits (EOB's) and the Itemized bills needed to process the claims.

If the provider cannot file secondary then the parent needs to request the following:

- Primary Insurance Explanation of Benefits (EOB's) from primary carrier
 - Typically, you can Register and Log In online and pull these from the carrier web-site.
- CMS-1500 Form or UB-04 Form from Provider (see attached example) – Itemized Statements

K&K cannot process a claim without the EOB's and Itemized Statements!!

If the student does NOT have any other Health Insurance and if the parents are employed, the parent will need a Letter on Company Letterhead indicating that the mother and/or father does not have dependent health insurance coverage.

K&K Insurance Group, Inc. | Specialty Benefits, Inc.

Claims Address: 1712 Magnavox Way, P.O. Box 2338 | Fort Wayne, IN 46801-2338

Email (Submit Supporting Documents): kk.PAClaims@kandkinsurance.com

Customer Service (Call to Follow Up): 800-237-2917

Fax: 312-381-9077

Claims Examiner: Karen Freiburger | PA Claims Supervisor

karen.freiburger@kandkinsurance.com

t 260.459.5855 | f 312.381.9077

K&K sends all claims correspondence via MAIL! Tell parents to be on the lookout! It typically takes approximately 2 weeks for K&K to load the claim into their system and then 30 days to review and process the claim. Therefore, once the parent submits the claim form, call Claims Customer Service to confirm receipt of the claim and any additional information needed.

Filing a claim after an injury is the Parent/Student responsibility. Do not assume that the health care provider or a school official will do this for you. Under HIPAA privacy laws; the school, nor insurance agent can obtain claim information from an insurance company or health care provider without your written permission.