

# 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](mailto: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.***



**SPECIALTY  
BENEFITS, INC.**  
an affiliate of K&K Insurance Group, Inc.



**STUDENT OR ATHLETE  
ACCIDENT CLAIM FORM**  
**Excess Coverage  
K-12 ACCOUNTS**

**CLAIMS DEPARTMENT**

1712 Magnavox Way, P.O. Box 2338 | Fort Wayne, IN 46801-2338  
Ph: 800-237-2917 | Fax: 312-381-9077 California License #0334819  
email: kk.PAclaims@kandkinsurance.com  
www.kandkinsurance.com

**INSTRUCTIONS FOR FILING**

**NOTE: Claim Form must be fully completed and signed. File your claim promptly. Failure to do so could result in a denial of coverage.**

**Basic Procedures for Submitting Statement of Claim**

1. A school official will complete their portion and then give the claim form to the student's or athlete's parent(s)/guardian(s) for completion.
2. The student's or athlete's parent(s)/guardian(s) will complete the appropriate portion of the form. Attach any related medical bills and primary insurance explanation of benefits and forward to K&K Insurance Group, Inc.

**To the Student or Athlete/Parent/Guardian**

If you are attaching related medical bills, these bills must show the patient's name, condition (diagnosis), type of treatment given, date the expense was incurred and the charges made. For hospital charges, this would be a UB04 and for the physician/ancillary charges, this would be a CMS1500. The medical providers may also bill K&K Insurance Group, Inc. direct at the address above.

**SECTION I – TO BE COMPLETED BY CLAIMANT'S PARENT(S)/GUARDIAN(S)**

1. Student's Name Last: \_\_\_\_\_ First: \_\_\_\_\_ MI: \_\_\_\_\_
2. Date of Birth: \_\_\_\_\_ SS# \_\_\_\_\_ Sex:  Male  Female
3. Student's grade in school: \_\_\_\_\_ Email Address: \_\_\_\_\_
4. Home Address Street: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Parent(s)/Guardian(s) Home Phone: \_\_\_\_\_
5. Date of Accident: \_\_\_\_\_ Time of Accident: \_\_\_\_\_  AM  PM  
Nature of Injury: \_\_\_\_\_ Describe exactly how accident happened: \_\_\_\_\_
6. Nature of activity and location during which the injury occurred (check all boxes which apply):
 

<input type="checkbox"/> Pre-Kindergarten	<input type="checkbox"/> Elementary School	<input type="checkbox"/> Middle School
<input type="checkbox"/> High School	<input type="checkbox"/> Cafeteria	<input type="checkbox"/> Classroom Activities
<input type="checkbox"/> Interscholastic Sports	<input type="checkbox"/> Intramural Sports, <i>name of sport, if applicable:</i> _____	<input type="checkbox"/> Other Activity (specify) _____
<input type="checkbox"/> Club Sports	<input type="checkbox"/> Physical Education Class	<input type="checkbox"/> During Travel To or From the Event
<input type="checkbox"/> During Practice	<input type="checkbox"/> During Play	

Nature of Your Participation:

<input type="checkbox"/> Student	<input type="checkbox"/> Volunteer	<input type="checkbox"/> Student/Manager
<input type="checkbox"/> Athletic Participant	<input type="checkbox"/> Cheerleader	<input type="checkbox"/> Band Member
<input type="checkbox"/> Other (specify) _____		
7. Transfer Student?  Yes  No  
If yes, please identify the former school name: \_\_\_\_\_
8. Name, address and phone number of physician who first treated you: \_\_\_\_\_

9. Have you had a similar injury in the past?  Yes  No

If yes, describe and give dates: \_\_\_\_\_

10. Name, address and phone number of physician who treated you for previous injury: \_\_\_\_\_

11. Are you covered by any other medical expense benefits plan?  Yes  No

If yes, give the names of the plan(s) and the person(s) through whom you are insured and their relationship to you: \_\_\_\_\_

**IF YOU HAVE NO OTHER INSURANCE ON YOUR CHILD, BUT YOU AND/OR YOUR SPOUSE ARE EMPLOYED FULL TIME, PLEASE PROVIDE A STATEMENT FROM THE EMPLOYER(S) INDICATING YOUR CHILD IS NOT COVERED BY ANY INSURANCE OFFERED THERE.**

**ALL BENEFITS WILL BE MADE PAYABLE TO PROVIDERS OF SERVICE INVOLVED, UNLESS ACCOMPANIED BY PAID RECEIPTS.**

**THIS IS EXCESS MEDICAL COVERAGE.**

I hereby authorize any physician, hospital, or other medically related facility, insurance company, or other organization, institution or person that has any records of knowledge of me, and/or the above named claimant, to disclose, whenever requested to do so by K&K Insurance/Specialty Benefits or its representative, any and all such information. A photocopy of this authorization shall be considered as effective and valid as the original.

Any person who knowingly and with intent to defraud any insurance company or other person files claim forms for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Date \_\_\_\_\_ Parent/Guardian Signature \_\_\_\_\_

**SECTION II – (TO BE COMPLETED BY PARTICIPATING SCHOOL)**

**FAILURE TO COMPLETE THIS FORM IN FULL  
MAY RESULT IN AN UNNECESSARY DELAY IN THE PROCESSING OF THIS CLAIM.**

1. Students Name: Last \_\_\_\_\_ First \_\_\_\_\_ MI \_\_\_\_\_

2. Date of Accident \_\_\_\_\_

3. Activity \_\_\_\_\_

4. Nature of Injury \_\_\_\_\_

5. Name of participating SCHOOL SYSTEM or SCHOOL DISTRICT \_\_\_\_\_

6. Name of participating SCHOOL \_\_\_\_\_

7. I hereby certify the foregoing statements made by me on this form to be true to the best of my knowledge. I am aware that if any of the foregoing statements on this form made by me are willfully false, I may be subject to penalties, which may include criminal prosecution.

SIGNATURE OF SCHOOL OFFICIAL: \_\_\_\_\_

PRINTED NAME/TITLE: \_\_\_\_\_

PHONE: \_\_\_\_\_ FAX: \_\_\_\_\_

EMAIL: \_\_\_\_\_ DATE: \_\_\_\_\_

Any person who knowingly and with intent to defraud any insurance company or other person files claim forms for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Date \_\_\_\_\_ Policyholder (School Official) Signature \_\_\_\_\_

# IMPORTANT NOTICE

- **In General, and specifically for residents of Arkansas, Illinois, Louisiana, Rhode Island and West Virginia:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
- **For Residents of Alabama:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines and confinement in prison, or any combination thereof.
- **For residents of Colorado:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.
- **For residents of the District of Columbia:** **WARNING:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.
- **For residents of Florida:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.
- **For residents of Kentucky:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.
- **For residents of Maine, Tennessee and Washington:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.
- **For residents of Oregon:** Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.
- **For residents of Maryland:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
- **For residents of New Jersey:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.
- **For residents of New Mexico:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.
- **For residents of New York:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.
- **For residents of Ohio:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.
- **For residents of Oklahoma:** **WARNING:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.
- **For residents of Pennsylvania:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.
- **For residents of Texas:** Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.
- **For residents of Virginia:** Any person who with the intent to defraud or knowing that he is facilitating a fraud against an insurer submits an application or files a false or deceptive statement may have violated state law.

[ AXIS\_FRAUD 0220 ]

**Dear Participant:** If you have an appointment with a doctor as the result of a sport related injury, please show this document to the doctor's insurance secretary. You should be identified as a member of the following preferred provider networks and/or their affiliates.

**Dear Doctor or Provider:** This document indicates that this patient is a participant in the following preferred provider networks and/or their affiliates:



## INSTRUCTIONS FOR COMPLETING THE ACCIDENT INSURANCE FORM TO THE INJURED PERSON/PARENT /GUARDIAN

To the injured person/parent/guardian:

Complete part II of this claim form. Attach current itemized physician, hospital, or other provider's bills for accident medical expenses as well as the primary carrier's explanation of benefit showing their payment and denial. These bills must show the patient's name, condition (diagnosis), type of treatment given, date the expense was incurred, and the charges made. Return this form to K&K Insurance Group, Inc. Please note: Claim forms will be returned if not fully completed and signed. Omission of vital information will cause a delay in claim processing.