

## **IMPORTANT INSURANCE INFORMATION! PLEASE READ CAREFULLY!**

Dear Parent/Guardian:

It is the policy of the Horry County Schools that all students participating in interscholastic athletics are provided supplementary athletic insurance. We realize that many parents have appropriate medical insurance coverage for their children however, due to increasing medical costs and liability concerns, the school district must be sure that all student-athletes are adequately covered in case of athletic injury.

If your son/daughter should become ill/injured while participating in athletics, it is **extremely important** that you follow the procedures listed below in order to ensure prompt filing of insurance claims with our insurance company.

- 1) As soon as they become ill/injured, your son/daughter should report that illness/injury to their coach and also the sports medicine staff.
- 2) The Sports Medicine staff will evaluate the injury, determine the severity of the injury, and determine whether or not the injury requires further medical evaluation by a physician.
- 3) If it is determined that further medical evaluation is necessary, you will be contacted by a member of the sports medicine staff and advised of the situation. The sports medicine staff will also assist you in making arrangements for your child to be seen by one of our team physicians or a physician of your choice. An *Athletic Insurance Claim Form* will be generated and provided to you or the physician's office. Once the form is completed and signed by you, **it is extremely important that you return the form as soon as possible to our office. The claim form must be submitted, within 90 days of the injury, to the student accident insurance. Please make copies and send all pertaining bills, and explanation of benefits you receive.**
- 4) If it is determined that the injury is minor in nature and can be initially and appropriately treated within the sports medicine department at their school, your child will be provided with that medical care by members of our sports medicine staff at no charge to you or your child.
- 5) If your child must see a physician, the physician's office will first bill your private (primary) insurance company for your child's visit. After your insurance company has paid (or given notice why they will not pay), the physician's office will submit a bill for services to you. You should inform the physician's office staff that your child is covered by athletic medical insurance through the Horry County Schools and the physician's office will file the claim for you or will let you know if you have to submit the claims yourself.

**PLEASE NOTE THE ATHLETIC INSURANCE PROVIDED BY Horry County Schools IS A SECONDARY INSURANCE POLICY. IT DOES NOT PAY ALL OF THE REMAINING MEDICAL BILLS AFTER YOUR PRIVATE INSURANCE PAYS. Horry County Schools IS NOT RESPONSIBLE FOR PAYING ANY PORTION OF THE MEDICAL BILL. AFTER THE ATHLETIC INSURANCE PAYS THEIR PORTION, YOU WILL BE ULTIMATELY RESPONSIBLE FOR THE REMAINDER OF THE MEDICAL EXPENSES.**

**IT IS IMPERATIVE THAT YOUR SON/DAUGHTER REPORT THEIR ILLNESS/INJURY TO THE ATHLETIC TRAINER AT THEIR SCHOOL BEFORE YOU TAKE HIM/HER TO SEE A PHYSICIAN. OUR SPORTS MEDICINE STAFF MUST BE ABLE TO PROVIDE OUR COACHING STAFF WITH ACCURATE REPORTS OF INJURIES/ILLNESSES PRIOR TO SCHEDULED PRACTICES AND GAMES. FAILURE TO REPORT AN ATHLETIC INJURY TO THE SPORTS MEDICINE STAFF MAY RESULT IN INJURY CLAIM PAYMENTS BEING DELAYED OR DENIED BY OUR INSURANCE COMPANY!!**

Thank you for your time and careful attention to this information. Our goal is to provide the best possible athletic health care we can for your child. This is only possible with the combined cooperation of parents, athletes, our staff, our coaching staff, and medical providers in the community. If you should have any further questions or concerns regarding this information, please contact the athletic training staff at your child's school.

<b>Schedule of Benefits</b>	
Plan Maximum <sup>1</sup>	\$25,000 per injury maximum
Covered Activities	School time coverage for: All Students, including Interscholastic Sports and Football; Before & After School Care, Junior High School Sports and Football; Extracurricular Activities Band, JROTC; ROTC Flight Simulation and All Volunteer workers of Policyholder.
Deductible <sup>2</sup>	\$0 Deductible per Injury
Coinsurance <sup>3</sup>	100% of Usual & Customary Charges after the deductible
Benefit Period	2 years from the date of the covered accident
First Medical Treatment (includes treatment provided by Student Health Services or an Athletic Trainer)	Within 90 days of the injury to trigger the claim to be eligible under this policy
Accidental Death and Dismemberment (AD&D)	\$20,000
Accidental Dental Benefit	100% Usual & Customary per tooth (of sound and natural Teeth – In lieu of all other medical benefits) \$25,000
HMO/PPO Denial Coverage <sup>4</sup>	Yes, Included.
Pre-existing Condition Coverage <sup>5</sup>	\$25,000
Cardiovascular accident, heat exhaustion, stroke or other traumatic events caused by exertion <sup>6</sup> (H&C Benefit)	Yes, Included.
Outpatient Physical Therapy	Yes, Included. \$1500 maximum
Durable Medical Equipment	100% of Usual and Customary
Prescription Drug Benefit	100% of Usual and Customary
Off Season Conditioning	Yes; if school sponsored and supervised
Ambulance Benefit	100% of Usual & Customary
In-Patient X-rays, Diagnostic Testing	\$1,300 Maximum
Outpatient Surgery	\$1,000 Maximum
Lab Expenses	\$1,300 Maximum
Anesthetist	\$1,500 Maximum
Assistant Surgeon	\$1,250 Maximum
Surgical Services	\$5,000 Maximum
Outpatient X-rays Services	\$1,300 Maximum (including charges for reading)
Outpatient Laboratory Services	\$1,300
Consultant – 2 <sup>nd</sup> opinion	\$1,250 Maximum

<sup>1</sup> Excess to any other collectible and valid primary insurance policy

<sup>2</sup> A coordinating deductible allows for the deductible to be met if the student's primary insurance has reimbursed eligible medical claims above the deductible amount.

<sup>3</sup> Eligible expenses include: medically necessary treatment up to the "Usual and Customary" charge.

<sup>4</sup> Benefits will be paid on primary basis if the athlete is denied benefits by a HMO/PPO due to failure to follow any required pre-certification or other managed care procedures. A written denial of benefit is required.

<sup>5</sup> Pre-existing conditions are covered only if a student was initially cleared by a team physician to participate in a sport.

<sup>6</sup> Cardiovascular Accident such as heat exhaustion, strokes, or other traumatic events caused by exertion are covered. Cardiovascular testing is covered as a result of the accident; cardiovascular screenings are not covered.

**Leaders in Student & Sports Insurance Administration**