



Union Grove School District

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STUDENT ACCIDENT INSURANCE 2024-2025 SCHOOL YEAR

The Union Grove Independent School District has renewed the student accident insurance plan offered by Health Special Risk/Texas Student Resources, for the 2024-2025 school year, which covers accidents involving a student **ONLY WHILE PARTICIPATING IN THE FOLLOWING APPROVED UNIVERSITY INTERSCHOLASTIC LEAGUE COMPETITION ACTIVITIES:** athletics, cheerleaders, band, majorettes, FFA and other UIL Activities for grades 7-12.

Attached for your information are the Medical Benefits, for this policy and information on how to file a claim if your child is a member of one of the above listed organizations and is injured while practicing or participating in competition. **PLEASE KEEP THIS INFORMATION IN CASE YOU NEED TO FILE A CLAIM FOR YOUR CHILD.**

ALL CLAIMS MUST BE FILED WITH THE PARENTS'/GUARDIANS' INSURANCE FIRST, but please file both at the same time. Any balance after your insurance has been applied may then be filed through the District's student insurance. If the student is not covered by another group plan providing accidental medical expense benefits, then this policy becomes a primary policy and claims may be filed immediately with the District's insurance company.

Any claimed or suspected injury should be reported **IMMEDIATELY** to a teacher, coach or administrator in order to protect your rights under the insurance policy. **TREATMENT BY A LICENSED PHYSICIAN MUST BEGIN WITHIN NINETY [90] DAYS OF THE INJURY, (SIXTY [60] DAYS FOR DENTAL INJURIES), AND THE INITIAL CLAIM FORM MUST BE FILED WITHIN 90 DAYS OF TREATMENT OF THE INJURY.**

IF AN INJURY OCCURS, YOU MUST SEE A COACH OR SPONSOR!! ANY INJURY THAT HAPPENS IN PRACTICE OR A GAME/EVENT MUST BE SEEN BY A COACH. THE COACH WILL THEN DIRECT YOU TO SEE A DOCTOR OR WAIT TO SEE THE SCHOOL TRAINER. IF YOU ARE REFERRED TO A DOCTOR BY A COACH OR TRAINER, WHATEVER HEALTH INSURANCE YOU HAVE WILL BE USED FOR PAYMENT. OUR SCHOOL INSURANCE IS A SUPPLEMENTAL INSURANCE AND WILL ONLY COVER A PART OF WHAT YOUR INSURANCE DOES NOT COVER. WE DO NOT PROVIDE FULL COVERAGE INSURANCE FOR OUR STUDENT INSURANCE. **IF YOU GO TO A DOCTOR WITHOUT NOTIFYING A COACH OR TRAINER, THEN YOU MAY FORFEIT THE SUPPLEMENTAL INSURANCE PROVIDED BY THE SCHOOL.**

*****UNION GROVE ISD ASSUMES NO FINANCIAL RESPONSIBILITY FOR INJURIES INCURRED. ANY UNPAID BALANCE AFTER INSURANCE BENEFITS HAVE BEEN APPLIED IS THE SOLE RESPONSIBILITY OF THE PARENT/GUARDIAN.**

Optional accident policies are offered through HSR and may be purchased by the parent/guardian, including 24-hours-a-day, school-time only coverage, or dental coverage. Information for application is on the Union Grove ISD's webpage at www.ugisd.org, Parents, Student Insurance, and attached to this letter. If you would like to take advantage of this coverage, please see Terri Woodfin for information on how to enroll your child in these services.

Contact Terri Woodfin in the superintendent's office, 903-845-5509, for insurance questions.

CLAIM PROCEDURE FOR INJURY COVERED BY SCHOOL ACCIDENT POLICY

- A. Report injury to coach or sponsor of the activity **IMMEDIATELY**. An accident report must be turned into the administration office. A claim form will be mailed to you following notification by the coach/sponsor to the administration office.
- B. Treatment from a licensed physician must begin within 90 days of the injury, 60 days for dental.
- C. A claim form must be filed with the insurance company within 90 days of treatment of the injury.

YOUR CLAIM FORM

1. This claim form should be fully completed and submitted within 90 days from the date of injury. Be sure to answer and complete the section regarding “**OTHER INSURANCE STATEMENT**”, marking either yes or no, and signing the line for authorization, so that **HSR** and the doctors/hospital may communicate concerning your claim.

Incomplete claim forms are one of the most frequent reasons why claim payments are delayed.

2. Only one claim form for each accident needs to be submitted.
3. Once completed, make a photocopy for your records, and mail to the address shown below.
4. DO NOT assume that anyone else will mail this claim form to **HSR** for you.

YOUR BILLS

1. Please advise all doctors/hospitals regarding this coverage so they may forward us their itemized bills.
2. If you have already been to the doctor/hospital and did not know about this coverage, then please send all of the itemized bills to **HSR**, at the address shown below.
3. The bills should include the name of the doctor/hospital, their complete mailing address, telephone number, the date you were seen by the doctor/hospital, what the doctor saw you for (diagnosis) and the specific itemized charges (description of treatment and amount) incurred (including the CPT/procedure code).
4. If this information is not on the bill when you send this in we will have to contact the doctor/hospital which will delay the review of your claim. “Balance Due” or “Balance Forward” statements do not contain sufficient information to complete your claim.

EXCESS INSURANCE

1. This policy provides coverage on a **secondary basis**. If you have any other primary insurance coverage you need to send the bills to your primary insurance first.
2. **HSR** will consider benefits after your other, primary insurance has processed the claim.
3. We will require a copy of your primary insurance **Explanation of Benefits (EOB)** which you should receive from your primary insurance letting you know what was paid or denied, and the reason(s) why.
4. **HSR** will not be able to consider your claim without this information.

If you have any questions, please contact Customer Service at 866-409-5734. They are available from 8:00 a.m. thru 6:00 p.m. central time, Monday – Friday. You may also forward any documents by fax to (972) 512-5818 or email K12claims@hsri.com.

Health Special Risk, Inc.,
8400 Bellevue Dr., Ste. 150
Plano, TX 75024
866-345-2680

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ATTENTION PARENTS AND GUARDIANS

Supplemental Student Accident Insurance is Now Available



Health Special Risk, Inc. is offering two options for supplemental student accident insurance.

AT-SCHOOL COVERAGE

At-School coverage provides protection for students enrolled full time in Kindergarten through 12th grade during regular school hours for the entire school year.

24-HOUR COVERAGE

This coverage provides protection 24 hours a day, seven days a week for any covered student accident that occurs anywhere, not just on school grounds.

The premium for either option is paid annually. This one-time payment provides coverage for the entire year. Both coverage options provide protection beginning from the date of enrollment in the plan.

Supplemental student accident insurance is applicable for any covered activity. Certain exclusions and limitations apply. Please read the policy information carefully for an overview of the plan. If you wish to purchase this coverage, here's how to enroll:

Go to: www.K12StudentInsurance.com

New Visitors

- 1 Browse rates
- 2 Open a new account – Once you've determined your school is covered, you'll need to open a new account and add student and coverage
- 3 Add student(s) and coverage on the MyAccount page

Returning Account Holders

- 1 MyAccount Logon
- 2 Maintain Student Data
- 3 Maintain Insurance Coverage

For information or assistance regarding all student insurance, contact our customer service department at (866) 409-5733.

Underwritten by Mutual of Omaha Insurance Company,
3300 Mutual of Omaha Plaza, Omaha, NE 68175.

Policy Form T5MP Series 6440S NC; Series 6754S FL

Policy Form B33MP Series 8408S TX

Policy Form SR2014 TX

Riders: 868MS-EZ, OKV5M, 6785M, OXC5M, 867MS-EZ, 6773M, OKV4M,
1359MS-EZ, 6653M, 850MS-EZ, 851MS-EZ, 6425M Rev 04-10, OJ8MS,
9130MS, 6925M, 1364MS, OLC7M.



Mutual of Omaha

HSR

Health Special Risk, Inc.

ATENCIÓN, PADRES Y GUARDIANES

Ahora está disponible el Seguro contra accidentes estudiantiles adicional



Health Special Risk, Inc. ofrece dos opciones de seguro contra accidentes estudiantiles adicional.

COBERTURA EN LA ESCUELA

La cobertura en la escuela brinda cobertura para los estudiantes inscritos tiempo completo en Kindergarten hasta el grado 12 durante el horario normal de escuela para todo el ciclo lectivo.

COBERTURA LAS 24 HORAS

Esta cobertura brinda protección las 24 horas al día, los siete días de la semana, para cualquier accidente estudiantil cubierto que ocurra en cualquier lugar, no solo en el territorio de la escuela.

La prima para cualquiera de las dos opciones se paga anualmente. Este pago único ofrece cobertura para todo el año. Ambas opciones de cobertura ofrecen protección desde la fecha de inscripción en el plan.

El seguro contra accidentes estudiantiles adicional es aplicable a cualquier actividad cubierta. Se aplican ciertas exclusiones y limitaciones. Lea cuidadosamente la información de la póliza para ver una descripción general del plan. Si desea comprar esta cobertura, esta es la forma de inscribirse:

Suscrito por Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175.

La póliza o certificado que afecta la cobertura y los servicios descritos en este aviso se proporciona exclusivamente en inglés. Así mismo, toda la documentación relacionada también se proporcionará exclusivamente en inglés. En caso de adquirir este producto, le recomendamos contactar a un traductor.

Nota: Las pólizas y certificados de aseguramiento se encuentran disponibles en español para los residentes de Puerto Rico, previa petición.

Vaya a: www.K12StudentInsurance.com

Nuevo visitante (New Visitors)

- 1 Buscar tarifas (Browse Rates)
- 2 Abrir una nueva cuenta: una vez que haya determinado que su escuela está cubierta, tendrá que abrir una nueva cuenta, y agregar al estudiante y la cobertura
- 3 Agregar estudiantes y cobertura en la página MyAccount

Titulares de cuenta frecuentes

- 1 Inicio de sesión en MyAccount
- 2 Mantener datos del estudiante
- 3 Mantener la cobertura del seguro

Para información o asistencia sobre todos los seguros del estudiante, póngase en contacto con el departamento de servicio al cliente al (866) 409-5733.



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