

ALL SCHOOL OPTION

Excess School Day Accident Insurance Plan for All Students 2013-14

Provided by the Davidson County Board of Education

	Nationwide Insurance Company (American Advan.)
BENEFIT	\$25,000 max.*
PHYSICIAN VISITS	\$30 first visit/ \$25 subsequent (Limited to 1 per day, non-surgery related)
X-RAYS (outpatient)	\$200 maximum
HOSPITAL and ROOM/ BOARD	Semi-Private \$150 per day
HOSPITAL MISC:	\$500 per day
EMERGENCY & ER ROOM:	\$150 max (within 72 hrs of injury)
EYEGLASSES	100% if the result of a covered accident
OUTPATIENT SURGICAL FACILITY	\$750 maximum
AMBULANCE	\$200 maximum
SURGICAL	\$750 maximum

*Excess (secondary) insurance pays claims only above and beyond other insurance policies maintained by the student/ parent; if the student has no health/ accident insurance coverage, then the excess policy becomes primary.

Does not include accidents which occur during participation in interscholastic sports. For sports coverage, supplemental insurance is available.

The above benefits are not all-inclusive. See benefits brochure provided at the opening of the school year.

Claim filing instructions are listed on the claim form located on the DCS website at "Documents & Forms" in the "Student Insurance" section.