DAVIDSON COUNTY SCHOOLS N.C.

SUMMARY OF STUDENT ACCIDENT INSURANCE

Summary of Insurance Benefits:

Maximum Medical Benefit	$25,000
Accidental Death Benefit	$10,000
Accidental Paralysis Benefit	$10,000
Crisis Death Benefit	$10,000 up to $100,000 aggregate
Deductible	$0
Coverage	Secondary to other insurance, primary if none
Benefit Period	One Year from the date of injury
Initial Treatment	Within 60 days of injury
Room & Board	100% to $150 per day
Inpatient Hospital Miscellaneous	100% to $500
Outpatient Day Surgery Miscellaneous	100% to $750
Physician's Visits	$30 first visit then $25 thereafter
Physiotherapy	$30 first visit then $20 thereafter 5 visits maximum
Medical Emergency	100% to $150
X-Rays	100% to $200
CAT Scan or MRI	100% to $200
Laboratory	100% to $50
Prescription Drugs	100% to $50
Orthopedic Braces & Appliances	100% to $75
Surgeon's Fees	100% to $750
Anesthetist/Assistant Surgeon	20% of surgical benefit
Ambulance	100% to $200
Dental	100% to $100 per tooth

Special Notes:

-This Accident Insurance policy paid by your district provides **SECONDARY** coverage and pays after other insurance has paid. If there is no other available insurance, this accident insurance policy becomes primary.
-This Accident Insurance policy provides **LIMITED BENEFITS**. Parents may wish to consider purchasing the voluntary student Accident Insurance available online at www.k12studentinsurance.com.
-If a student has an accident a school administrator must complete and sign the designated area on the accident claim form. Then it is the parent or guardian's responsibility to complete the remainder of the claim form and return it, along with all itemized bills, to the claims office by email, fax or mail (addresses on the claim form).
-For questions pertaining to a claim contact the claims office at 1-866-409-5734 or at K12claims@hsri.com.
-This is only a summary of the benefits available under your district's student Accident Insurance policy. For complete details refer to the master policy on file at your district office. Any discrepancies between this summary and the master policy, the master policy shall prevail.

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