



Frequently Asked Questions

How long do I have to file a claim form?

90 days from date of claim

How long are claims payable under the Base/Mandatory plan?

52 weeks from the original date of accident

What is the maximum benefit amount payable under the Base/Mandatory plan?

\$25,000

Is there a deductible?

No

Do parents have freedom of choice of doctors and/or hospitals?

Yes

Are there medical networks to help with medical costs?

Yes, we use www.multiplan.com. One of the State's largest networks. Discounts are taken by our claims payor when claims are processed.

Who processes claims and from where?

Claims are processed by WebTPA based in Grapevine, Texas

When does Catastrophic Insurance start?

At \$25,000 of paid medical expenses.

What are the policy limits and duration of Catastrophic Insurance?

Coverage starts at \$25,000 deductible and the policy limit is \$7.5 million and has a 10-year benefit period.

Claim Scenarios

Parents have primary insurance coverage:

Parents insurance is primary and will pay first. School district accident plan is secondary. Parents insurance dictates network doctors/hospitals.

If parents purchase voluntary accident insurance, then it goes parents' insurance first, voluntary second, and district policy third.

Parents have NO primary medical coverage:

The district's student accident policy is primary even to CHIPS and/or Medicaid.

If parents purchase voluntary accident insurance, then it goes voluntary as primary and the district's coverage as secondary.

Network doctors/hospitals are important here for savings. Can preview www.multiplan.com or use zero-balance bill network with Methodist. Parents can call agent for help and assistance.

*(NOTE: Voluntary selections by parents need to be in-line with sports being played. The important one here is football if the parents want to double up on coverage).

Claim Responsibilities

Trainer is to file a claim form when a student gets hurt during school or away from school during a covered activity or sport. This includes practice, away games and travel. (Note: Sometimes trainers will be told of an accident and that is okay).

Trainer has 90 days to file a claim report and give to the child to give to parent or you can email to the parent.

It is the parent's responsibility from there to either take their child to a doctor/hospital or clinic. Some parents may never execute the claim but you as a trainer have done your job by completing a claim for the student accident coverage.

The parent is then responsible for collecting any explanation of benefits (EOB's) from their primary medical insurance and getting detailed medical bills from the medical providers to submit to our claim's payor, WebTPA. This is totally the parent's responsibility because of HIPAA privacy protection.

If the parent needs to check on claim status they can call WebTPA direct at (877) 563-7492 or they can contact Greg White, Agent at (903) 520-7579 if there is a problem with a claim.