



Student Accident Coverage

Even in well-supervised schools, accidents happen. When they do, unexpected medical bills can create stress for families. Student Accident Coverage is designed to help with some of those costs.

This document explains what Student Accident Coverage is, how it works, and what it does and does not provide.

This Coverage Is Optional and Offered as a Courtesy

Schools are not legally required to carry Student Accident coverage. When a school chooses to offer it, the coverage is intended to help families with medical expenses when injuries occur during a school-related activity.

This coverage is:

- Not a substitute for health insurance
- Not a warranty of safety
- Not an admission of fault or liability

Instead, it is a limited, no-fault benefit designed to reduce immediate financial strain after an accident.

How Student Accident Coverage Works

Student Accident Coverage is secondary insurance. It works alongside Medicaid, FAMIS, or private health insurance.

After primary insurance processes a claim, Student Accident Coverage may help pay remaining eligible expenses, up to the plan's benefit limits. For students without health insurance, eligible expenses are processed as if the student were enrolled in a Silver Plan under the Affordable Care Act.

When Coverage Applies

Coverage generally applies to accidents that occur during:

- The school day
- Physical education
- Field trips and school-sponsored activities

If a school chooses to purchase Catastrophic coverage, it may apply in rare cases involving severe injuries.

Important Coverage Conditions

- Athletics coverage can be purchased for any extracurricular sports-related accidents.
- Claims must be reported within 90 days of the date the accident occurs.
- Medical expenses must be incurred and submitted within one year of the accident.

Standard Plan

Medical Service	Benefit Limit
Medical Expense Limit	\$5,000 total maximum for all expenses
Inpatient Room and Board -*U&C - Semiprivate Room	Up to \$300 first day; up to \$150 each additional day
Day Surgery	Up to \$500 per surgery
Outpatient Physician Visit Expense	Up to \$20 per visit
Outpatient Physiotherapy Expense	Up to \$20/day; total maximum benefit of \$100
Outpatient Emergency Room Expense	Up to \$250 per visit
Outpatient X-Ray Expense	Up to \$100 per x-ray series
Labratory	* U&C
Prescriptions	* U&C
Outpatient Durable Medical Equipment and Supplies Expense	Up to \$100 per durable medical equipment or supply
Surgeon Expense	U&C up to \$1,000 per surgery
Assistant Surgeon	Up to 30% of benefit paid for surgeon
Anesthetist or Anesthesiologist Expense	Up to 30% of benefit paid for surgeon
Ambulance Expense	Up to \$100 per ride
Consultant	Up to \$100 per consultation
Outpatient Dental Accident Expense	Up to \$150 per tooth; total maximum benefit \$600
Licensed Nurse Expense	Up to \$70 per day
Heat Exhaustion and Sunstroke	Up to maximum benefit of \$100

*Usual and Customary (U&C) Charges means an Expense, which (a) is charged for treatment, supplies, or medical services Medically Necessary to treat the Covered Person's condition; and (b) does not exceed the usual level of charges made for similar treatment, supplies, or medical services in the locality where the Expense is incurred. These are typically fully covered charges.

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