

# GUILFORD COUNTY SCHOOLS ACCIDENT INSURANCE

All Athletes, Band, Club Sports, Field Trips, P.E. Classes, Adult Volunteers  
2017-2018

|  |                                     |
|--|-------------------------------------|
| Policy Maximum                                   | \$25,000                            |
| Accidental Death Benefit                         | \$10,000                            |
| Accidental Paralysis Benefit                     | \$10,000                            |
| Crises Death Benefit                             | \$10,000 up to \$100,000 aggregate  |
| Initial Treatment                                | Must begin within 60 days of injury |
| Benefit Period                                   | One year from date of accident      |
| Hospital/Facility Services                       |                                     |
| Room & Board                                     | 100% U&C*                           |
| Intensive Care Room                              | 100% U&C                            |
| Hospital Inpatient Miscellaneous                 | 100% U&C to \$7,500                 |
| Free-standing Ambulatory Surgical Facility       | 80% U&C to \$1,000                  |
| Outpatient Hospital Miscellaneous                | 80% U&C to \$500                    |
| Emergency Room Physician                         | 100% U&C to \$50                    |
| Hospital Emergency Room (Outpatient)             | 80% U&C to \$350                    |
| Surgery, Including pre- and postoperative care   | 80% U&C to \$2,000                  |
| Assistant Surgeon/Anesthesiologist               | 25% of surgical benefits            |
| Physical Therapy and/or Spinal Manipulation      | \$40 per visit up to 5 visits       |
| Physician's Non-surgical Treatment               | \$40 per day                        |
| Other Medical Services                           |                                     |
| Registered Nurse's Services                      | 100% U&C                            |
| Outpatient Prescription drugs                    | 100% U&C                            |
| Outpatient Laboratory Tests, X-rays              | 100% U&C to \$250 Maximum           |
| Diagnostic Imaging (MRI, CAT Scan, etc.)         | 100% to \$750 Maximum               |
| Ambulance Ground / Air                           | 100% U&C to \$400 / \$1,000 Maximum |
| Durable Medical Equipment                        | 100% to \$300 Maximum               |
| Dental Treatment                                 | 100% U&C to \$1,500 Maximum         |
| Replace eyeglasses, hearing aids, contact lenses | 100% U&C to \$500 Maximum           |

\*Usual & Customary: benefits are based on prevailing provider charges in the geographic area services are rendered

## Special Notes:

- This Accident Insurance policy is a **LIMITED BENEFIT** policy and is **SECONDARY** to all other insurance.
- This Accident Insurance provides coverage for accidents that occur during a school-sponsored and school supervised interscholastic practice or game, participation with any Band event or any P.E. class and while on a field trip lasting up to 7 days in length and taking place within the continental U.S. and while travelling directly to and from any of the above.
- Parents should consider purchasing the 24-hour or School Time Accident Insurance available online at [www.k12studentinsurance.com](http://www.k12studentinsurance.com). Purchasing this will ensure your child is covered outside of the above activities.
- If an insured student has an accident a school official must complete and sign the designated area on the accident claim form and then the parent or guardian should complete the remainder of the accident claim form. It is the parent or guardian's responsibility to submit the accident claim form along with itemized bills. The claims office mailing address is located at the top of the accident claim form along with a toll free number to call for any claims-related questions.
- For a complete list of policy benefits and exclusions refer to the master policy on file at your district office.



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