



Athletic Insurance Information for Parents

2016-2017

Dear Parents:

Your school district offers an inexpensive insurance plan for students and student/athletes. This insurance plan is underwritten by Nationwide Insurance, an "A" rated company. It is serviced by American Advantage Marketing Group, Inc. Our plans are endorsed by NCHSAA, NCSBA, and NCADA. **Your school DOES NOT furnish insurance for athletes or other students.** It is strongly recommended that you purchase the student accident insurance to supplement or increase your own personal insurance plans. You may choose from 3 benefit levels, Low, Middle, and High, depending on your wishes and your budget.

Athletics: Most athletics will be covered with purchase of the At School Plan or the 24-Hour Plan. The At School Plan starts as low as \$9.00 per school year for the Low Option, however higher benefit levels are recommended for athletes. **High School Football, grades 9-12, requires an additional premium due to higher risk of injury.** Premiums for Football Plans start at \$96.00 for the Low Option.

This plan is a Limited Benefit Policy. This means it has maximum limits on benefit categories. **This plan may not pay 100% of the medical bills for an athletic injury, or even the balance after your primary insurance pays.** Please review the benefits to be sure you are purchasing enough coverage. The lists of benefits for all benefit levels may be seen at www.studentinsurance-kk.com.

You may purchase the student insurance online at www.studentinsurance-kk.com.

How to File a Claim for an Athletic Injury:

1. The student **MUST** see a doctor within **60 days** of the injury.
 2. Obtain a claim form from the school or download a claim form from the company web site at www.studentinsurance-kk.com. (Click on "File a Claim" at the left of the screen.) Print out the 2 page claim form. **The claim cannot be processed without this claim form.**
 3. Follow the instructions included at the top of the claim form. Fill in all the information on the claim form and SIGN IT. A school official must also complete and sign a portion of the claim form. Send the claim form and itemized bills to the claims address at the top. **Send the form within 90 days of the injury.**
 4. Send Itemized Bills (Forms UB04, UB92, or HCFA1500) with CPT/Diagnostic Codes from each provider. CPT codes are required for processing.
 5. **Keep a copy of all paperwork for your records.**
- ** Filing a claim after an injury is YOUR responsibility. Do not assume that the provider or a school official will do this for you. Under HIPAA privacy laws, the school or agent cannot obtain claim information from an insurance company or provider without your written permission.**

We are happy to be selected as your insurance agents for the 2016-2017 school year and will do all that we can to be sure that you receive the best possible service. If at any point you have a question or need additional information, just call us tollfree at 800-232-9601. We will be happy to assist you.

Sincerely,

Lawrence Braxton, Fritzie Wise, Steve Leonard

Specializing in Student Accident, Athletic and Special Risk Insurance