

ATHLETIC INSURANCE INFORMATION FOR PARENTS 2007-2008

Dear Parent:

Your school has purchased a student accident athletic insurance plan for 2007-2008 to provide benefits for all students in grades 9-12 who participate in school sponsored and supervised interscholastic athletics. This athletic plan is insured by an "A" rated company and is endorsed by the N.C. High School Athletic Association.

Please read through the benefits included with this letter. **This plan has LIMITED BENEFITS. It is not meant to pay 100% of the bills. Note the benefit limits within the policy. The maximum benefit is \$50,000 for any one accident, which is in excess of the amount from other collectable insurance or health plans you may have.**

ADDITIONAL COVERAGE: For the best insurance coverage, we recommend that you also purchase additional student insurance from your school. This inexpensive coverage can greatly increase the benefits you will receive if your child is injured in athletics or elsewhere. If your school district has Voluntary coverage with us, you may enroll online at **www.k12studentinsurance.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 new claim form from the school or download a claim form from the company web site at **www.k12studentinsurance.com**. (Click on "Claim information" on top right of the screen.) The school must complete and sign the first part of the form. **The claim cannot be processed without a claim form.**
3. Fill in the rest of the information on the claim form and SIGN IT. Send the claim form and itemized bills to the claims address on the form. **Send the form within 90 days of the injury.** If you have other applicable insurance, you must also file with that company. When you receive Explanations of Benefits (EOB's) from them showing what has been paid, forward these to UnitedHealthcare StudentResources. **Keep a copy of all paperwork for your records.**
4. **Filing a claim after an injury is YOUR responsibility. Under HIPAA privacy laws, the school or agent cannot obtain claims information from an insurance company without your written permission.**

REMEMBER...Four Steps of easy claim filing: 1. Completed claim form sent to UnitedHealthcare StudentResources, with. 2. Itemized Bills, and 3. EOB's from other insurance. 4. KEEP A COPY of everything.

SEND 2007-08 CLAIMS TO:

**UnitedHealthcare StudentResources
P.O. Box 809027
Dallas, TX 75380-9027
Phone: (866-313-4512)**

We are happy to be selected as your insurance agents for the 2007-2008 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. We will be happy to assist you.

Sincerely,

Lawrence S. Braxton, President

Carolyn W. Smith, Agent