

WAKE COUNTY PUBLIC SCHOOLS 2015-2016

ACCIDENT INSURANCE ON: Athletes, Band Members, Cheerleaders, Field Trip Participants, JROTC and Adult School Volunteers

Policy Maximum	\$25,000
Accidental Death Benefit	\$10,000
Accidental Paralysis Benefit	\$10,000
Benefit Period	One Year from date of accident
Coverage	Full excess secondary to other insurance
Surgery	50% R&C* to \$1,000
Assistant Surgeon/Anesthesiologist	25% of surgical benefit
Room & Board	100% R&C to \$200 per day
Hospital Inpatient Miscellaneous	100% R&C to \$1,000
Ambulatory Surgical Facility	100% R&C to \$250
Emergency Room	100% R&C to \$100
Nurse's Services	80% R&C
Physical Therapy and/or Spinal Manipulation	100% R&C \$20/visit up to 5 visits
Physician's Office Visits	100% R&C to \$20 maximum
Outpatient Prescription drugs	80% R&C
X-Rays	100% R&C to \$100
MRI/CT Scan	100% R&C to \$200
Ambulance Ground / Air	100% R&C to \$200 / \$250
Durable Medical Equipment	100% R&C to \$75
Dental Treatment	100% R&C to \$500
Replace eyeglasses, hearing aids, contact lenses	100% R&C to \$200

*R&C: Reasonable & Customary

SPECIAL INSTRUCTIONS:

- This Accident Insurance policy provides LIMITED BENEFITS and pays for an accidental injury after all other insurance has paid. If there is no other medical insurance this policy becomes primary.
- This Accident Insurance plan provides coverage for all High School and Middle School Athletes while traveling directly to or from a school-sponsored and supervised interscholastic practice or a game, during practice, training/weight-lifting and during any school-sponsored and school-supervised interscholastic game.
- Parents should consider purchasing the school's voluntary insurance to ensure their child has Accident Insurance while at school (School Time Only plan) or after school (24 Hour Plan).
- If an insured has an accident a school official must complete and sign the designated area on the accident claim form and then have the parent or guardian complete the remainder of the accident claim form. It is the parent or guardian's responsibility to submit the accident claim form to the claims office address located at the top of the claim form.
- For a complete list of all policy benefits and exclusions refer to the master policy on file at the district office.



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