

SWAIN COUNTY SCHOOLS ACCIDENT INSURANCE PLAN

SUMMARY OF BENEFITS 2018-2019

Maximum Benefit	\$25,000
Accidental Death Benefit	\$10,000
Accidental Paralysis Benefit	\$10,000
Deductible	\$0
Coverage	Secondary to other insurance, primary if none
Benefit Period	One Year from the date of injury
Initial Treatment	Within 60 days of injury
Room & Board	100% to \$200 per day
Inpatient Hospital Miscellaneous	100% to \$1,000 per day
Outpatient Day Surgery Miscellaneous	100% to \$1,000
Physician's Visits	\$50 first visit then \$30 thereafter, 1 visit per day
Physiotherapy	\$40 first visit then \$30 thereafter 5 visits maximum
Emergency Room Treatment	100% to \$250
X-Rays	100% to \$400
CAT Scan or MRI	100% to \$400
Laboratory	100% to \$150
Prescription Drugs	100% to \$100
Orthopedic Braces & Appliances	100% to \$100
Surgeon's Fees	100% to \$1,000
Anesthetist/Assistant Surgeon	25% of surgical benefit
Ambulance	100% to \$500
Dental	100% to \$300 per tooth

Special Notes:

- This Accident Insurance policy is **SECONDARY** and pays on covered student accident claims after other insurance has paid. If there is no other available insurance this accident insurance policy becomes primary.
- This Accident Insurance provides **LIMITED BENEFITS**. Parents may wish to consider purchasing the voluntary Student Accident Insurance available online at www.k12studentinsurance.com.
- If a student has an accident a school administrator must complete and sign the designated area on the accident claim form. Then it is the parent or guardian's responsibility to complete the remainder of the claim form and return it, along with itemized bills to the claims office for processing.
- For questions pertaining to a claim contact the claims office at 1-866-409-5734 or at K12claims@hsri.com.
- This is only a summary of the district-purchased Accident Insurance. For complete policy details and exclusions consult the Policy found in your school district office.



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