



## Roundup Public Schools

School District No. 55 and 55-H  
12 Main Street  
Roundup, Montana 59072

### INSURANCE INFORMATION

Dear Parent/Guardian:

Once again, Roundup Public Schools will be participating in a medical insurance plan that will provide some benefits for accidental bodily injury while: (1) attending regular school sessions; (2) participating in school-sponsored extra-curricular activities; (3) participating in school-sponsored inter-scholastic sports; (4) traveling directly to and from school for regular school session; and, (5) traveling to and from school-sponsored extra-curricular activities and inter-scholastic sports while under supervision of a school employee.

Children enrolled in Roundup Public Schools are covered within the limits of the policy. The policy has limits which are explained within the brochure accompanying this cover letter. The limits of the plan cover only medical expenses which are not payable under an existing plan the family may already have. Therefore, families that have an existing plan and their child is injured, must first file a claim with their carrier, the prime insurance company. Should there be any unpaid part or portion of the claim after the family has filed with their carrier; the school district's insurance will become activated by submitting the unpaid balance. The unpaid balance will be considered and paid within the stated limitations of the policy. Like all medical plans, the district's plan has limits on what is covered, how much the plan will pay, and the types of coverage that are excluded from the plan.

Hopefully, your child(ren) will not need to utilize this insurance and they will have a school year free from accident, but should that not be the case, there are certain steps one needs to follow if your child does in fact sustain a school related injury. The steps include: (1) making sure an accident report is filed with your child's building principal's office. In most situations, a teacher or supervisor will report the accident to the office, but in some situations, students do not inform school authorities of such accidents, consequently, there is no accident report filed; (2) the child must be treated by a doctor within 30 days from the date of the injury. Should a parent/guardian go beyond 30 days before seeking medical assistance, the plan is null and void; (3) obtain a claim form from your child's school office. If your child is in grades 7-12, see Mrs. Christensen at the junior-senior high school or call 323-2402. For children in grades K-6, see Mrs. Vescovi at the Elementary or call 323-1512; (4) submission of claims to the prime insurer if in fact the family has such coverage. If there is no other insurance company or once the claim(s) has been submitted to the prime company and there still remains an unpaid expense, SMIC (Special Markets Insurance Consultants) will pay, within limits of the policy, the unpaid balance.

Again, claims need to be submitted on the form obtained from the building secretary's office. When submitting the claim form to SMIC, the parent/guardian needs to include unpaid medical bills, itemized doctor bills and hospital statements. The district does not submit the claim or supporting information; (5) submitting the claim and necessary information within the 90 days from the date of injury is the responsibility of the parent/guardian; (6) benefits are payable for one year from the date of the accident. If you have any questions regarding this matter, please contact your child's school.