

Student Accident Insurance
Regular Group - No Deductible Plan
 Policy GA-2200Ed.11-16(ID)(LA)(MN)(MT)(NC)(ND)(OH)(SD)(TX)

SUMMARY OF GROUP COVERAGE

The school purchased a group insurance policy that will provide benefits for accidental bodily injury incurred while the student is:

- a. attending regular school sessions,
- b. participating in or attending school-sponsored and supervised extracurricular activities,
- c. practicing or competing in school-sponsored and supervised interscholastic sports, and
- d. traveling directly to and from school for regular school session; and while traveling to and from school sponsored and supervised extracurricular activities and interscholastic sports in school-provided transportation.

OTHER COVERAGE OPTIONS TO PURCHASE

PARENTS: Now you may extend this valuable school-time protection by purchasing the following coverage options:

- A. **24-HOUR ACCIDENT COVERAGE (FULL-TIME)** - Covers your student 24-hours a day, any time or anywhere, until school starts next year. Provides benefits for doctor, hospital and dental expenses arising from an accidental injury.
- B. **EXTENDED DENTAL ACCIDENT COVERAGE** - Provides benefits up to a maximum of \$5,000 for any dental injury. Covers the student 24 hours a day until school starts next year. Treatment must begin within 60 days from the date of the Injury and must be performed within one year from the date of Injury. However, if within the one year period following the date of Injury the student's attending dentist certifies that dental treatment and/or replacement must be deferred beyond one year, the policy pays the estimated cost of such deferred treatment, but not to exceed \$200 for each tooth. Benefits for prostheses are limited to \$500 per injury, including procedures performed to install them. Dental prostheses include, but are not limited to: crowns, dentures, bridges, and implants. Extended Dental does not cover treatment for orthodontics and dental disease, or expenses that exceed the dental prosthesis maximum benefit limit.

HOW TO ENROLL: Complete the attached enrollment form, enclose with your premium payment and mail to: **(DO NOT SEND TO SCHOOL)**

Student Assurance Services, Inc. P.O. Box 196, Stillwater, MN 55082

The Medical Benefits and Exclusions below apply to the summary and coverage options above

MEDICAL BENEFITS

When injury covered by the Policy results in treatment by a licensed physician within 60 days from the date of injury, the Company will pay the usual and customary (U&C) expenses incurred for covered services as listed below, for expenses actually incurred within one year from the date of injury up to a maximum benefit of **\$50,000 per injury**. Unless stated otherwise, all amounts listed below are per injury.

This insurance plan is secondary to all other valid coverage. A claim must be filed with other valid coverage first! (This coverage is primary in ID, SD) This plan does not cover penalties imposed for failure to use providers preferred or designated by the primary coverage. (In NC, other valid coverage does not include automobile or third-party liability coverage)

PHYSICIAN'S SERVICES

- a) **Surgical Care** (surgeon, assistant surgeon, anesthesia) - U&C, up to \$1,000
- b) **Nonsurgical Care** (includes physiotherapy performed other than in a hospital, 1 visit per day) - U&C, up to \$50 per visit, maximum 6 visits

HOSPITAL CARE

- a) **Inpatient Care**
 - 1) Hospital Semi-Private room - U&C, up to \$500 per day
 - 2) Hospital Miscellaneous Services (includes charges for registered nurse) - U&C, up to \$1,000
- b) **Outpatient Care**
 - 1) Facility Charges for Day Surgery - U&C, up to \$1,000
 - 2) Emergency Room - U&C, up to \$500

Note: Benefits for Hospital miscellaneous and outpatient care charges are limited to services not scheduled under medical benefits.

X-RAY SERVICES (includes charges for reading) - U&C, up to \$200

DIAGNOSTIC IMAGING (MRI, CT Scans, bone scans includes charges for reading) - U&C, up to \$400

DENTAL TREATMENT (in lieu of all other medical benefits; for repair and/or replacement of each sound and natural tooth)- U&C, up to \$200 per tooth
(In SD sound and natural is deleted)

AMBULANCE SERVICES - U&C, up to \$500

ORTHOPEDIC APPLIANCES (when prescribed by a physician for healing; includes charges for durable medical equipment) - U&C, up to \$100

PRESCRIPTION DRUGS (take home) - U&C, up to \$300

REPLACEMENT OF EYEGLASSES, HEARING AIDS, CONTACT LENSES (when medical treatment is required for a covered injury) - U&C, up to \$500

LABORATORY SERVICES (Outpatient) - U&C, up to \$300

SHOTS AND INJECTIONS (Outpatient, in lieu of physician non-surgical care) - U&C, up to \$300

MOTOR VEHICLE INJURY - Same as any Injury, up to \$2,500

The policy contains a provision limiting coverage to usual and customary charges. This limitation may result in additional out-of-pocket expenses for the insured.

STUDENT ASSURANCE SERVICES, INC.
P.O. BOX 196
STILLWATER MN 55082-0196



IS YOUR CHILD PROTECTED?

ACCIDENTAL DEATH AND DISMEMBERMENT

When injury covered by this policy results in Accidental Death or Dismemberment within 180 days from the date of accident, the following benefits will be payable.
 Loss of Life.....\$2,500 Single Dismemberment.....\$2,500 Double Dismemberment.....\$10,000

EXCLUSIONS - No Benefits Will Be Allowed For:

- Any sickness, disease, infection (unless caused by an open cut or wound), including but not limited to: aggravation of a congenital condition, blisters, headaches, hernia of any kind, mental or physical infirmity, Osgood-Schlatter disease, osteochondritis, osteochondritis dissecans, osteomyelitis, spondylolysis, slipped femoral capital epiphysis, orthodontics.
- Injuries for which benefits are payable under Workers' Compensation or Employer's Liability Laws. (In NC, benefits are excluded if the employer, employee or carrier is responsible or liable according to final adjudication or settlement order under state law)
- Any Injury involving a two or three-wheeled motor vehicle or snowmobile or any motorized or engine driven vehicle not designed primarily for use on public streets and highways, unless the insured is participating in an activity sponsored by the Policyholder. (In ID, an insured person must be participating as a professional)
- In Ohio - Reinjury if the insured participated in a covered activity against medical advice.

IT IS NOT THE INTENT OF THIS POLICY TO PROVIDE BENEFITS FOR AN EXISTING MEDICAL PROBLEM. A re-injury will be covered if the insured has been treatment free for a period of 180 days prior to the effective date of the policy.(In OH, this provision does not apply)

CLAIM PROCEDURE

- Filing of the claim is the parent's responsibility.
- Parents notify the school and obtain a claim form immediately. The school completes Part A of the claim form if it's a school injury.
 - Parents complete Part B of the claim form. Answer all questions.
 - Parents submit copies of the student's itemized bills to the student's family medical or dental coverage first, even if there is a large deductible. The other insurance plan will send a report called an Explanation of Benefits (EOB). (This coverage is primary in ID, SD)
 - Parents send the completed claim form, copies of the student's itemized bills and the EOB to:
 STUDENT ASSURANCE SERVICES, INC.
 PO BOX 196
 STILLWATER MN 55082
 - The claim will be completed when all of the above documents have been provided. For claim questions, contact Student Assurance Services, Inc. at 1-800-328-2739.

NOTE: Student must have been treated by a licensed physician within **60 days** of the date of injury. Proof of claim should be submitted within 90 days from the date of accident, or a reasonable time thereafter not to exceed one year. Itemized bills should be submitted within 90 days from the date of treatment or a reasonable time thereafter not to exceed one year. The Company is responsible only for expenses incurred within one year. (In NC, itemized bills must be submitted within 180 days from the date of treatment, not to exceed one year)(In UT, one year filing limit does not apply unless Company can show it was prejudiced)

EFFECTIVE AND EXPIRATION DATES

Coverage becomes effective on the Master policy effective date; or the first day of authorized interscholastic sports practice; or the first day of the regular school session; or for Full-Time coverage at 12:01 AM following the date the envelope containing the enrollment form and premium is postmarked by the U.S. Postal Service. Interscholastic Sports coverage will expire on the last day of the authorized season of the current school year. School-Time and Full-Time coverage will expire the first day of the regular school session next year.

This provides a very brief description of some of the important features of the insurance policy. It is not the insurance policy and does not represent it. A full explanation of benefits, exceptions and limitations is contained in the Group Accident Insurance Policy Form GA-2200Ed.11-16 (and any state specific), and any applicable endorsement(s). This policy is considered term accident insurance (except in ID) and is non-renewable. This product may not be available in all states and is subject to individual state regulations. The Master Policy is issued to the School District/School. A copy of the Privacy Notice and Certificate of Coverage (where applicable) may be obtained on the website www.sas-mn.com.

Underwritten by



Administered by
STUDENT ASSURANCE SERVICES, INC.
 P.O. BOX 196
 STILLWATER, MINNESOTA 55082

G-5600(2021)

(10/50)

Enrollment Form for Student Accident Insurance



- 24-HOUR COVERAGE \$95
- EXTENDED DENTAL COVERAGE \$9
- 24-HOUR COVERAGE AND EXTENDED DENTAL COVERAGE \$104

One time policy year premiums. Make your check payable to and mail to: Student Assurance Services, Inc. P.O. Box 196, Stillwater, MN 55082-0196

Name of Student _____ Age _____ Grade _____
(Please Print)

Address _____ Phone _____
(Street)

City _____ State _____ Zip _____

Name of School _____ Name of District _____

Signature of Parent/Guardian _____ Date _____