

# WAKE COUNTY PUBLIC SCHOOLS

## ACCIDENT INSURANCE FOR MIDDLE SCHOOL FOOTBALL PLAYERS

### 2014-15 SCHEDULE OF BENEFITS

Policy Maximum	\$25,000
Accidental Death Benefit	\$10,000
Motor Vehicle Injuries	\$10,000
Benefit Period	One year from date of accident
Coverage	Secondary to all other insurance
Surgery	80% Reasonable & Customary (R&C) to \$1,000
Assistant Surgeon/Anesthesiologist	25% of surgical benefits
Room & Board	80% to \$200
Hospital Inpatient Miscellaneous	100% R&C to \$5,000 maximum
Ambulatory Surgical Facility	100% R & C to \$500
Outpatient Hospital Miscellaneous	100% R & C to \$250
Emergency Room	80% to \$150
Emergency Room Physician	100% R & C to \$25
Nurse's Services	80% R & C
Physical Therapy and/or Spinal Manipulation	100% R & C to \$25/visit 5 visits maximum
Physician's Office Visits	100% R & C to \$25/visit
Outpatient Prescription drugs	80% R & C
Outpatient Laboratory Tests	Covered under outpatient hospital misc.
X-Rays	100% R & C to \$200
MRI/CT Scan	100% R & C to \$300
Ambulance Ground / Air	100% R & C to \$200/\$400
Durable Medical Equipment	100% R & C to \$150
Dental Treatment	100% R & C to \$200/ tooth
Replace eyeglasses, hearing aids, contact lenses	100% R & C to \$150

**\*Reasonable & Customary: benefits are based on prevailing provider charges in the geographic area services are rendered**

## **SPECIAL INSTRUCTIONS:**

- This athletic accident insurance policy is a **LIMITED BENEFIT** policy and is **SECONDARY** to all other insurance
- This athletic accident insurance plan provides coverage for all Middle School Football players while traveling directly to or from a school-sponsored and supervised practice or a game, during practice, training, conditioning, weight-lifting and during any school-sponsored and supervised interscholastic tackle Middle School football game
- 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. The claims office mailing address is located on the accident claim form along with a toll free number to call for any claims-related questions
- For complete list of policy benefits and exclusions refer to the master policy on file at your district office



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