

**Student Accident Insurance Information for Parents of Middle School Athletes in
Wake County Public Schools 2014-2015 School Year**



Dear Parent:

Your school district has purchased a basic Accident Insurance policy for the 2014-2015 school year on all Middle School football players. This Accident Insurance policy is underwritten by Gerber Life Insurance Company, an "A Excellent" rated company and serviced by The Young Group with their office located here in Wake County.

This Accident Insurance Policy on Middle School Football Players is a Limited Benefit Secondary Policy. This means the policy has maximum limits on benefit categories and it pays after any Primary Insurance pays. Please review the attached list of Accident Only Benefits. **This plan may not pay 100% of the medical bills for an athletic injury or even the balance after your primary insurance pays.** Please note the benefit limits within the policy.

Additional Coverage: For the best insurance coverage we recommend you consider purchasing the optional **Middle School Football Only plan offered through your school district.** This coverage will help increase the benefits you receive should your student athlete be injured during a football practice or game. You may purchase this additional Accident Insurance online at www.BollingerSchools.com. For Accident Insurance on all other sports we recommend you consider purchasing either the School Time or the 24 Hour plan. Both plans provide Accident Insurance coverage for all other sports at your Middle School as well as other non-sports related activities (e.g. field trips, travel to and from school, etc.). The 24 Hour plan provides Accident Insurance protection 24/7 both at school and at home as well as during the summer months. The School Time plan provides Accident Insurance protection while traveling to and from school, while attending school or while at a school sponsored and supervised activity.

How to File a Claim for an Athletic Injury:

1. The student should seek treatment from a licensed medical provider within **60 days** of an injury.
2. Obtain an accident claim form from the school or download a claim form from the insurance company website: www.k12specialmarkets.com (district-paid basic football plan) or www.BolingerSchools.com (parent paid plan). Print out the claim form and the instruction page. **The claim cannot be processed without a fully completed claim form.**
3. Follow the instructions included with the claim form. Fill in all the information on the claim form and SIGN IT. A school official must also sign the claim form. Send the claim form and itemized bills to the claims address at the top. **Send the claim form to the claims office within 90 days of the injury.**
4. Send Itemized Bills (Forms UB-04, UB-92 or CMS 1500) with CPT/Diagnostic Codes from each provider. CPT codes are required for processing a claim.
5. If you have other applicable insurance you must also file with that company. When you receive your Explanation of Benefits (EOB's) from your Primary Insurance, forward these to the claims office. **Be sure to Keep a copy of all paperwork for your records.**

Filing a claim after an injury is YOUR responsibility. Do not assume that the provider or a school official will do this for you. Under HIPAA privacy laws, the school or agent cannot obtain claim information from an insurance company or provider without your written permission.

We are pleased to be selected as the Student Accident Insurance local servicing agent for the 2014-2015 school year and pledge to do all we can to ensure you receive the best possible service. If you have a question or need additional information please contact us at: 919- 846-9798 or email us at info@younggroup.biz.

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Auto, Home, Health, Life, Business, Special Risk Insurance
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