

RAYTOWN C-2 SCHOOL DISTRICT 2020-2021 STUDENT ACCIDENT INSURANCE SUMMARY

Missouri schools are not required to purchase insurance or pay for students' medical expenses due to school related injuries. However, because of the risk of injury during participation in school sports, the School District purchases a basic sports accident insurance policy as a public service to assist parents that may be without insurance or need to supplement family insurance plan deductibles or copays. The school policy covers students, grades 7 through 12, in the event of covered accidents that may occur while participating in interscholastic sports practices and competitions, sideline cheerleading, marching band, and other activities that are Missouri State High School Activities Association sanctioned during the regular school term. Club sports and sports leagues are excluded from coverage under this policy. The school policy also protects middle school interscholastic sports participants during school organized sports competitions that are directly supervised by a school coach during the regular school term. The school policy will not pay for 100% of all medical charges. The school policy benefits and limitations are outlined below. The school cannot assume responsibility for payment of medical expenses that are not covered by the school insurance policy.

The school policy does not cover student injuries that may occur while students are participating in school classes and other non-sports related activities. However, parents can purchase additional insurance protection for accidents that may occur during school classes and while students are away from school, at home, during the weekends and vacation periods, including the summer months. For more detailed information regarding the Raytown Sports Insurance policy and the optional student insurance coverages available, please go to www.kidguardinsurance.com and enter 'Raytown Schools'.

DESCRIPTION OF SCHOOL SPORTS POLICY BENEFITS AND LIMITATIONS

If you have other insurance, you must first file a claim with your other insurance carrier and obtain benefits from your other insurance source before being eligible to collect benefits from the school policy. This policy is designed to consider payment of some of the eligible expenses that are not paid by any other insurance or available source of coverage. To be eligible for school policy benefits, the injured student must receive treatment within 30 days after the date of injury from a licensed physician. The school policy provides benefits for medically necessary hospital, medical, physician or dental care incurred within one year from the date of a covered accident **subject to the following maximum policy limits:**

Physician Visits/Consultations	Pays up to \$60 or the initial visit; up to \$35 for each follow-up days visit
Surgery or Fracture Care Doctor Fees	Benefit based on policy fee limited schedule (CRVS X 100)
Anesthesiology Fees	Pays up to 25% of the allowable surgeon's benefit
In-Patient Hospital Expenses	Pays up to \$500 per day for room & board, and all other inpatient charges
Out-Patient Hospital or Surgi-Center Facility Charges when major surgery requiring general anesthesia is required	Pays up to \$2,500 in the aggregate for all charges
Emergency Room	Pays up to \$500
Out-patient X-Ray, Radiology, MRI, CAT or Similar Scans	Pays up to \$300
Physical therapy/manipulations/adjustments or similar outpatient treatment visits	Pays up to \$250 @ \$35/visit
Orthopedic Appliances/Casting/Braces/Crutches/ Prescription Drugs	Pays up to \$100 for all services combined
Dental Treatment (including X-Rays)	Pays up to \$5,000 @ \$300 per injured "whole, sound and natural" tooth (orthodontic procedures & treatment of previously damaged teeth not covered)
Ground or Air Ambulance Service	Pays up to \$1,000 for initial trip to the closest medical treatment facility
Motor Vehicle Related Injury Benefit	Maximum benefit is \$500 (based on above-described policy limitations)

POLICY LIMITATIONS AND EXCLUSIONS: The policy will not pay for medical treatment due to the following: illness or any disease process; aggravation of or reoccurrence of conditions that didn't originally happen during a covered school activity; mental conditions; orthodontic treatment; any condition not due solely to an identifiable accident occurring while this policy was in force. Medical treatment by a licensed doctor must be provided within 30 days from the covered accident date to be eligible for policy benefits. The maximum benefit payable for all covered charges, subject to the above described limits, is \$50,000 per covered accident. This notice is only a summary description of coverage. Other policy terms and provisions may apply. The school policy provisions will determine all payments. Doctors and hospitals are free to establish their own fee schedules and charges. However, the school insurance policy benefits are limited and may not pay for all medical services or billed charges.

HOW TO FILE A CLAIM: The school insurance policy is not intended to replace family or group health insurance policies. If other insurance or an HMO, PPO or similar pre-paid medical plan covers you, you are encouraged to utilize your HMO or PPO participating physicians to receive full benefits payable by the school policy. Parents must assume financial responsibility for paying expenses not covered by the limited accident policy purchased by the school. If a student is injured in an accident during a school activity, report the accident to the principal's office immediately to obtain claim-filing instructions.

CLAIMS MUST BE FILED WITHIN 90 DAYS FROM THE DATE OF ACCIDENT to be eligible for any available school policy benefits.

IF YOU HAVE QUESTIONS CONCERNING THE INSURANCE POLICY, DO NOT CALL THE SCHOOL. Contact the agency that handles payment of claims: L. E. Smith & Associates Agency: Phone toll free 1-800-325-1350. Mailing Address: P.O. Box 411216, St. Louis, MO 63141