

SUTHERLAND PUBLIC SCHOOLS

Athletic Department

Dear Parents/Guardians:

The School District **does not** provide any type of health or accident insurance for injuries incurred by your child at school.

We encourage all families to have accident coverage on their children, prior to participation in any **interscholastic sports or if a family's current primary health insurance has a high deductible, Co-Insurance Clause and/or limitation on medical benefits.** Please read the entire policy offering to determine if this program is a needed supplement to your own primary health insurance. I

The options are:

	<u>Annual Premium</u>
A. Full-Time (24 hour) – with No Interscholastic Sports Grades K-12	\$ 99.00
Full-Time (\$99.00) – Includes Interscholastic Sports Grades 7-12 (except football, Grades 9-12)	\$ 174.00
B. School-Time – with No Interscholastic Sports Grades K-12 (provides benefits for accidents during school hours ONLY)	\$ 16.00
School-Time – with All Interscholastic Sports Grades 7-12 (provides benefits for accidents during school hours as well as participating in interscholastic sports for grades 7-12 except football for grades 9-12)	\$ 91.00
C. Extended Dental Coverage Grades K-12 (provides additional benefits for students 24 hours a day for any dental accident)	\$ 9.00
D. Football Coverage Grades 9-12 (provides benefits to athletes when practicing and competing during the football season)	\$ 250.00

In making application for coverage, please read brochures explaining options carefully.

1. Print names, address and other information clearly on the enrollment form.
2. Make check or money order payable to: STUDENT ASSURANCE SERVICES, INC. or complete the credit card payment form.
3. Print student's name on the face of the check.
4. Detach and retain the summary of coverage and send the envelope to: Student Assurance Services, Inc., PO Box 196, Stillwater, MN 55082-0196. Coverage will become effective at 12:01 a.m. following the date the envelope containing the enrollment form and premium is postmarked by the U.S. Post Office but not prior to August 1. **DO NOT SEND YOUR ENVELOPE BACK TO THE SCHOOL.**
5. All questions regarding the coverage should be directed to Student Assurance Services, Inc., Stillwater, Minnesota (651) 439-7098, or toll free: 800-328-2739.

PARENTAL INSURANCE WAIVER

Student's Name _____ School: **Sutherland Public Schools**

We, the undersigned, feel we have adequate insurance protection for our Son/Daughter while practicing or participating in Interscholastic Sports.

Parent's/Guardian's Signature _____ Date _____

STUDENT ACCIDENT INSURANCE INFORMATION & FACT SHEET

1. Extended Dental Accident Option: can be purchased by itself, or in addition to the School-Time, Full-Time or Football coverages.
2. Interscholastic Sports Coverage: The School-Time or Full-Time Coverages do not cover interscholastic sports for students in grades 7-12. Students who buy all sports coverage must also buy School-Time or Full-Time coverage. The Interscholastic Sports coverage will expire at the end of the regular sports season of the current school year.
3. Football (Grades 9-12) Coverage: can be purchased by itself, or in addition to the School-Time, Full-Time or Extended Dental Accident Coverage.
4. Coverage for sport camps and off season conditioning (including football) is available to the parents by purchasing School-Time coverage if the activity is sponsored and supervised by the school or Full-Time coverage if the activity is not school sponsored and supervised. Football coverage expires on December 31 of the current year, spring and summer football are covered as explained above.
5. Students may enroll anytime during the year and coverage will become effective at 12:01 a.m. following the date the envelope containing the enrollment form and premium is postmarked by the U.S. Post Office but not prior to August 1.
6. Insurance remains in effect when students move to another District; however, if they then have a claim, families should write on the claim form the District's name at which they purchased the insurance.
7. We will enter the names of all students that have purchased coverage into our system. Schools are given an administrative access code to the Student Assurance Services, Inc. website at www.sas-mn.com. Because of privacy issues this information should not be shared with the general public. This website will contain: Master Policy, roster of Insured students, claim status. A downloadable version of your brochure in English and Spanish along with a claim form is available under the parent section of the website.

STUDENT ACCIDENT INSURANCE COVERAGE
POLICY GA-2200Ed.11-16(ID)(KS)(LA)(MN)(MT)(NC)(ND)(OH)(SD)

Premiums & Coverage Options

One Time Policy Year Premiums

School Time Coverage Grades PK-12 (Does NOT Include Interscholastic Sports Coverage grades 7-12) Protects the student while: a) attending regular school sessions, b) participating in or attending school-sponsored and supervised extracurricular activities, c) traveling directly to and from school for regular school sessions, and while traveling to and from school-sponsored and supervised extracurricular activities in school provided transportation. DOES NOT cover participation in interscholastic sports for students in grades 7-12.	\$16
Full Time Coverage Grades PK-12 (Does NOT Include Interscholastic Sports Coverage grades 7-12) Covers the student 24 hours a day until school starts next year. Includes coverage while at home and school, on weekends and during summer vacation. DOES NOT cover participation in interscholastic sports for students in grades 7-12.	\$99
School Time Coverage Grades PK-12 AND Interscholastic Sports Coverage Grades 7-12 (does not include Football grades 9-12) In addition to School-Time Coverage shown above, includes All Interscholastic Sports Coverage that protects the student while practicing for or competing in school-sponsored and supervised interscholastic sports including travel in school provided transportation for grades 7-12. DOES NOT cover Football for grades 9-12.	\$91
Full Time Coverage Grades PK-12 AND Interscholastic Sports Coverage Grades 7-12 (does not include Football grades 9-12) In addition to the Full-Time Coverage shown above, includes All Interscholastic Sports Coverage that protects the student while practicing or competing in school-sponsored and supervised interscholastic sports including travel in school-provided transportation for grades 7-12. DOES NOT cover Football for grades 9-12.	\$174
Football Coverage Grades 9 - 12 Protects the student while practicing for or competing in school-sponsored and supervised interscholastic football including travel in school-provided transportation for grades 9-12.	\$250
Extended Dental Coverage Grades PK-12 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, dental disease, or expenses that exceed the dental prosthesis maximum benefit limit.	\$9

The Medical Benefits and Exclusions below apply to the Coverage Options listed above.

MEDICAL BENEFITS (What the Insurance Plan Pays) - When injury covered by the policy results in treatment by a Licensed Physician within 60 days from the date of accident, the Company will pay the Usual and Customary Charges (U&C) incurred for covered services as listed below, for charges actually incurred within one year from the date of injury up to the specified Maximum Medical Benefit of \$50,000 per injury. (In MT and NC benefits are payable after the deductible per injury is satisfied, the deductible is the amount paid or payable for the same injury by Other Valid Coverage)
This policy will pay benefits regardless of Other Valid Coverage if the covered claim expense is less than \$200. If the covered claim expense exceeds \$200, benefits shall be paid first by Other Valid Coverage. (This coverage is excess in KS, and this coverage is primary in MT and NC after deductible, and in ID, IL)

All Amounts Listed Below are Per Injury

PHYSICIAN'S SERVICES

- a) **Surgical Care** (surgeon, assistant surgeon, and anesthesia)80% U&C, up to \$2,500
- 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**80% U&C, up to \$2,500
- b) **Outpatient Care**
 - 1) **Facility Charges for Day Surgery**U&C, up to \$2,500
 - 2) **Emergency Room**80% 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 \$250
- LABORATORY SERVICES**U&C, up to \$250
- DIAGNOSTIC IMAGING** (includes MRI, CT scan, bone scan and charges for reading)U&C, up to \$500
- DENTAL TREATMENT** (in lieu of all other medical benefits; for repair and/or replacement of each sound and natural tooth)U&C, up to \$250 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)U&C, up to \$250
- PRESCRIPTION DRUGS** (take home)U&C, up to \$250
- REPLACEMENT EYEGLASSES, CONTACT LENSES, HEARING AIDS** (when medical treatment is required for covered injury)U&C, up to \$250
- MOTOR VEHICLE INJURY**Same as any injury, up to \$2,500 (In KS, \$2,500 limit does not apply)

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 Loss of an Eye \$2,500 Double Dismemberment \$10,000 Single Dismemberment \$2,500

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

I-1511/1513(2023)



ENROLLMENT FORM FOR STUDENT ACCIDENT INSURANCE

COVERAGE PLANS

One Time Policy Year Premiums

	Full Time Coverage (Does NOT include Interscholastic Sports Coverage)	<input type="checkbox"/> \$ 99
	Full Time Coverage AND Interscholastic Sports Coverage (Does not include Football Grades 9-12)	<input type="checkbox"/> \$174
	School Time Coverage (Does NOT include Interscholastic Sports Coverage)	<input type="checkbox"/> \$ 16
	School Time Coverage AND Interscholastic Sports Coverage (Does not include Football Grades 9-12)	<input type="checkbox"/> \$ 91
	Football Coverage (Grades 9-12)	<input type="checkbox"/> \$250
	Extended Dental Coverage (Grades PK-12)	<input type="checkbox"/> \$ 9

↑ STUDENT'S LAST NAME ↑ (one letter in each box)

STUDENT'S FIRST NAME M.I.

Please Print Address _____ (Street)

_____ (City) _____ (State) _____ (Zip)

Email Address _____

Name of School _____

Name of District _____

Student's Age _____ Grade _____ Phone _____

X _____

GAA-2203Ed.11-16 (Signature of Parent or Guardian) (Date)

DO NOT SEND CASH

TOTAL PREMIUM

Make Checks payable to: **STUDENT ASSURANCE SERVICES, INC.**
*Please write student's name on the front of check. **NO REFUNDS**

I-1511/1513(2023)

EXCLUSIONS (What the Plan DOES NOT Pay)

- 1. 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.
2. Injuries for which benefits are paid under Workers' Compensation or Employer's Liability Laws. (In NC, benefits are excluded if the employee, employer, or carrier is responsible or liable according to final adjudication or settlement order under state law)
3. 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, Insured must be participating as a professional)
4. The practice or play of interscholastic sports including travel to or from such activity, practice, or play for students in grades 7-12, unless such premium is paid.
5. In Kansas - No benefits are payable for accidental bodily injuries arising out of a motor vehicle accident to the extent such benefits are payable under any medical expense payment provision (by whatever terminology used including such benefits mandated by law) of any automobile policy.
6. In Ohio - Reinjury if the insured participated in a covered activity against medical advice.

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

WHAT KIND OF INSURANCE IS THIS?

This is accidental bodily injury insurance; it covers accidental bodily injury occurring while the coverage is in force. Medical illnesses such as ear infections or sore throats are not covered.

WHO SHOULD CONSIDER BUYING THIS INSURANCE?

- 1. All families with no other health coverage.
2. Families with other medical or dental coverage having deductibles, copays or coinsurance. Our policy applies benefits toward your other health coverage out-of-pocket expenses. (This coverage is primary in MT and NC after deductible, and in ID, IL)

HOW TO ENROLL

- 1. Select the desired coverage(s) from the options listed above. Premium cannot be prorated. There are two enrollment and payment options.
2. Complete the Enrollment Form and enclose the premium (check made payable to: STUDENT ASSURANCE SERVICES, INC. or credit card payment information). Please write the name of the student on the check. Return the premium payment with the requested enrollment information in an envelope and mail to: Student Assurance Services, Inc. P.O. Box 196, Stillwater, MN 55082-0196; OR
3. Complete enrollment form online at the Student Assurance Services, Inc. website www.sas-mn.com. The online form is available under the K-12 School Look-up.
4. Be sure to retain this brochure and a copy of the premium payment as proof of insurance. You will not receive a policy or ID card. The master policy is issued to the school.

EFFECTIVE AND EXPIRATION DATES

Coverage becomes effective the later of: the Master Policy Effective Date; r 12:01A.M. following the date the envelope containing the enrollment form and premium payment is postmarked by the U.S. Postal Service; or for online enrollment 12:01A.M. following the date the proper premium is received by the Plan Administrator. Interscholastic sports coverage expires on the last day of the authorized season of the current school year. School-Time and Full-Time coverage expires on the first day of school next year.

HOW TO FILE A CLAIM

- 1. Notify the school and obtain a claim form immediately. The school will fill out Part A of the claim form if it's a school injury.
2. Parents complete Part B of the claim form. Answer all questions.
3. Submit copies of the student's itemized bills to the student's family medical and 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 plan is supplemental to all other valid coverage. The claim must be filed with the other coverage first! (Coverage is excess in KS, primary in MT and NC after deductible, and in ID, IL) This Plan DOES NOT cover penalties imposed for failure to use providers preferred or designated by the primary coverage. (In KS, penalty does not apply)
4. Send the completed claim form, copies of student's itemized bills and EOB to: STUDENT ASSURANCE SERVICES, INC. PO BOX 196 • STILLWATER, MN 55082
5. No claim can be completed until all of the above documents have been provided.

NOTE: Student must be treated by a Licensed Physician within 60 days of the date of the 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 reasonable time thereafter not to exceed one year. The policy 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)

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. I-1511/1513(2023)

Administered by

STUDENT ASSURANCE SERVICES, INC. PO Box 196 • Stillwater MN 55082-0196 Toll Free 800-328-2739 - (651) 439-7098

www.sas-mn.com



HAVE QUESTIONS? CALL US TOLL FREE AT (800) 328-2739 OR (651) 439-7098

Underwritten by



STUDENT ACCIDENT INSURANCE CREDIT CARD PAYMENT

INDICATE PREMIUM SELECTED AND COMPLETE THE REQUESTED ENROLLMENT INFORMATION FOUND ON THE REVERSE SIDE OF THIS FORM. There is a \$5.00 Processing Fee added to ALL Credit Card Transactions (does not apply to IN, NC residents)

Please charge \$ _____ + \$5.00 Processing Fee = \$ _____ to the following credit card: [] VISA®, [] MasterCard®, or [] Discover®

Credit Card Number [] Security Code (on back of card, 3 digits) [] [] []

Card Expiration Date (Month) [] [] (Year) [] []

Credit card billing will state: "Student Assurance Services, Inc."

Print Cardholder Name _____ Date ____ / ____ / ____

Cardholder Signature _____

Cardholder Address _____ (Street) _____ (City) _____ (State) _____ (Zip)

Telephone Number (_____) _____ - _____