

High Option

Student Accident Plan Schedule of Benefits

NCHSAA & NCSBA Endorsed, North Carolina only – 2012/2013

The Policy provides benefits for loss due to a covered Injury up to the Maximum Benefit of \$25,000 for each Injury. Provided that the treatment begins within 60 days from the date of the Injury, benefits will be payable for covered Medical Expenses incurred within one year from the date of the Injury up to the maximum benefit per service as scheduled below. Covered Expenses means the Medically Necessary and Reasonable Charges for services, supplies, and treatment provided or prescribed by a Physician for which an Insured Person is required to pay. Benefits are subject to all applicable conditions, exclusions and limitations and any deductible and coinsurance provisions shown. Benefits are limited to the amounts shown for specific services or supplies.

Maximum Benefit: \$25,000 (For Each Injury)

Deductible: None

Inpatient

Room & Board:	80% of Reasonable Charges/Semi-private room rate
Hospital Miscellaneous:	80% of Reasonable Charges
Registered Nurse:	80% of Reasonable Charges
Physician's Visits: <i>(Benefits are limited to one visit per day and do not apply when related to surgery)</i>	80% of Reasonable Charges

Outpatient

Day Surgery Miscellaneous:	80% of Reasonable Charges/\$5,000 maximum
Physician's Visits: <i>(Benefits are limited to one visit per day and do not apply when related to surgery or physiotherapy)</i>	80% of Reasonable Charges/\$50 per day maximum
Physiotherapy: <i>(Benefits are limited to one visit per day)</i>	80% of Reasonable Charges/\$50 per day/15 days maximum
Medical Emergency: <i>(Use of room and supplies; treatment must be rendered within 72 hours from time of injury)</i>	80% of Reasonable Charges
X-Rays:	80% of Reasonable Charges
CAT Scan/MRI:	80% of Reasonable Charges/\$1,200 maximum
Laboratory:	80% of Reasonable Charges/\$600 maximum
Prescription Drugs:	80% of Reasonable Charges
Orthopedic Braces & Appliances:	80% of Reasonable Charges

Inpatient and/or Outpatient

Surgeon's Fees: <i>(No more than one procedure through the same incision will be paid)</i>	80% of Reasonable Charges/\$5,000 maximum
Anesthetist/Assistant Surgeon:	30% of surgery allowance
Ambulance:	80% of Reasonable Charges
Consultant:	80% of Reasonable Charges
Dental: <i>(Benefits paid on Injury to Sound, Natural Teeth Only)</i>	80% of Reasonable Charges

Expenses for the following are not covered:

Prosthetic Devices, Mental and Nervous Disorders, Home Health Care, Injections.

This is a brief illustration of coverage offered through the K12 Student Athletic and Accident Insurance. The Master Policy issued will be the contract and will govern and control the payment of benefits. The Policy is a non-renewable one year term policy. The Policy contains an Excess Provision for mandatory coverage. No benefits are payable for expense incurred that is paid or payable by other valid and collectible insurance. The Reasonable Charge is determined by comparing charges for similar services to a national database adjusted to the geographical area where the services or procedures are performed, by reference to the 75th percentile of Ingenix schedules. The Insured Person may be responsible for the difference between the Reasonable Charge and the actual charge from the Provider.