

PITT COUNTY SCHOOLS

2014-2015 ALL ATHLETIC, STUDENT & ADULT ACCIDENT INSURANCE

SCHEDULE OF BENEFITS

Policy Maximum	\$25,000
Accidental Death Benefit	\$10,000
Accidental Dismemberment – Single	\$5,000
Accidental Dismemberment – Double	\$10,000
Benefit Period	One Year
Payment Basis	Excess to other insurance, primary if no other insurance
Surgery	80% to \$3,000
Assistant Surgeon/Anesthesiologist	25% of surgical benefit
Second Opinion	25% of surgical benefit
Room & Board	100% Usual & Customary (U&C)
Hospital Intensive Care Unit	100% U & C
Hospital Inpatient Miscellaneous	100% U&C to \$10,000
Ambulatory Surgical Facility	100% U&C to \$2,000
Outpatient Hospital Miscellaneous	100% U&C to \$750
Hospital Emergency Room	100% U&C to \$500
Emergency Room Physician	100% U&C to \$75
Nurse Services	100% U&C
Physical Therapy and/or Spinal Manipulation	100% U&C to \$75 per visit 5 visits maximum
Physician's Office Visit	100% U&C to \$60 per visit
Prescription Drugs	100% U&C
X-Rays	100% U&C to \$300
MRI/CT Scan	100% U&C to \$1,000
Ambulance	100% U&C to \$500 ground / to \$1,500 air
Durable Medical Equipment	100% U&C to \$500
Dental	100% U&C to \$2,000 maximum
Replace eyeglasses, hearing aids, contacts	100% U&C to \$700

SPECIAL INSTRUCTIONS:

- This accident insurance policy pays on an accident injury after other insurance has paid. If there is no other insurance available this accident insurance policy is the primary coverage. This is a LIMITED benefit policy.
- Accident insurance coverage is for all Middle and High School athletes, cheerleaders, band, JROTC, field trip participants and adult volunteers (sideline judges, timers, teacher's helpers, etc.)
- If a covered insured has an accident a school administrator must complete and sign the designated area on the accident claim form and then it is the parent or guardian's responsibility to complete the remainder of the claim form and return it, along with all bills, to the claims office (mailing address is on the claim form)
- If you have questions pertaining to a claim contact the claims office at 1-866-975-9468. Due to privacy regulations under H.I.P.A. laws, the school nor the agent has access to detailed claims information.



256 West Millbrook Road Raleigh NC 27609
919-846-9798 info@theyounggroupinc.com