**PITT COUNTY SCHOOLS NORTH CAROLINA**

**2017-2018 ACCIDENT INSURANCE SUMMARY OF COVERAGE**

Maximum Medical Expense per injury $100,000

Accidental Death Benefit $10,000

Accidental Dismemberment – Single $5,000

Accidental Dismemberment - Double $10,000

Benefit Period One Year from date of Accident

Treatment Commencement Period Within 60 days of the Accident

Payment Basis Excess to other insurance. Becomes primary if no other insurance exists.

Surgical 80% Reasonable Expenses to $3,000

Assistant Surgeon/Anesthesiologist Reasonable Expenses to 25% of surgical benefit paid if surgeon is paid

Hospital Room & Board 100% Reasonable Expenses up to Semi Private room rate

Hospital Intensive Care 100% Reasonable Expenses

Hospital Inpatient Miscellaneous 100% Reasonable Expenses to $10,000

Free-Standing Ambulatory Surgical Facility 100% Reasonable Expenses to $2,000

Outpatient Hospital Miscellaneous 100% Reasonable Expenses to $750 (except physician’s services & x-rays paid as below)

Hospital Emergency Room 100% Reasonable Expenses to $500

Hospital Emergency Room Physician 100% Reasonable Expenses to $75

Registered Nurse's Services 100% Reasonable Expenses

Physical Therapy and/or Spinal Manipulation 100% Reasonable Expenses to $75 per visit 5 visits maximum (Outpatient)

Physician’s Office Visit 100% Reasonable Expenses to $75 per day for non-surgical treatment

Outpatient Prescription Expenses 100% Reasonable Expenses

Outpatient X-Rays 100% Reasonable Expenses to $400

MRI/CT Scan 100% Reasonable Expenses to $1,000

Ambulance Ground / Air 100% Reasonable Expenses to $500 ground / $1,500 air

Durable Medical Equipment 100% Reasonable Expenses to $500

Dental 100% Reasonable Expenses to $2,000 maximum

Replace eyeglasses, hearing aids, contacts 100% Reasonable Expenses to $700 if medical treatment received

**SPECIAL INSTRUCTIONS:**

-This accident insurance policy provides limited benefits and pays accident-related expenses after other insurance has paid, but if no other insurance is available this accident insurance policy becomes the primary payor

-Accident insurance coverage is for all Middle and High School athletes, Cheerleaders, Band, ROTC, 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 (email, fax & mailing addresses are on the claim form)

-For questions pertaining to a claim contact the claims office at 1-866-409-5734 or email: k12claims@hsri.com

-This is not a policy, rather a brief description of the benefits provided under the Master Policy issued to the school.  If there is any conflict between this brochure and the Policy, the Policy will prevail.



256 West Millbrook Road Raleigh NC 27609

919-846-9798 info@younggroup.biz

Plan1