



CAPITOL REGION EDUCATION COUNCIL

ACCIDENT / INJURY INSURANCE PROCEDURES

8-15-2022 - 8-15-2023

THIS IS A GENERAL DESCRIPTION OF PROCEDURES THAT SHOULD BE FOLLOWED IN THE EVENT MEDICAL EXPENSES ARE INCURRED DUE TO AN ACCIDENT OR INJURY.

GENERAL SUMMARY

Every student enrolled at a school affiliated with Capitol Region Education Council (CREC) is covered under a Basic Accident Insurance Policy issued to CREC. The policy is designed to help absorb the medical costs associated with an injury that is the direct result of an injury incurred while at school or at a school-sponsored event, that are not covered by the student's primary insurance. All students participating in sports, cheerleading, band, majorettes, pom-pom squad or gym classes are also covered under this Basic Accident Plan.

Coverage is provided on an **excess basis**. This means that should an injury occur that requires medical attention, claims for reimbursement of medical expenses must first be submitted to the student's primary insurance.

It is the responsibility of the parent to make sure all medical bills are filed in a timely fashion as required by the student's primary insurance coverage. **The School Staff does not assist in this process.**

If a balance remains after the student's insurance has processed the bill, or if the claim is denied, send a copy of all itemized bills and the Explanation of Benefits (EOB) from the insurance company, or a copy of the denial letter, to our Accident Policy Claims Administrator.

ACCIDENT INSURANCE POLICY SUMMARY

United States Fire Insurance Company

Basic Accident Policy

Policy # US1857826

Maximum Benefit.....\$1,000,000

Deductible.....\$0

Benefit Period.....3 years

AD&D.....\$10,000

CLAIM FILING PROCEDURE

1. The initial injury must be verified by a school official, that the injury did occur while at school or at a school-sponsored event. Both the school and parent should complete the initial claim form and provide it to the Claims Administrator.
2. Any medical bills incurred must first be submitted to the student's primary insurance Carrier. Please provide a copy of this flyer to any provider, so they can submit all claims to **all carriers**.
3. Balances remaining after the student's coverage has been processed, or denied, will be considered by the School's Accident Policy.
4. If a balance remains after the student's insurance has processed the bill, or if the claim is denied, or if the student has no other insurance, file a claim against the School's Accident Policy as follows:
 - Obtain & complete a Claim Form (available in the School's Main Office, or available on the CrecSchools website, <http://www.crecschools.org/for-parents/>.)
 - Attach a copy of all itemized bills and the Explanation of Benefits (EOB) from your Carrier (or a copy of the denial letter) to the Claim Form and mail the information to the claims administrators (A-G ADMINISTRATORS P.O. Box 21013 Eagan, MN 55121). You can also ask the medical provider to file a claim with the claims administrator (a copy of the (EOB) from the primary carrier must be sent).

HMO COVERAGE

Many students are covered under HMO or other types of managed care plans that have special pre-approval & notification requirements in order for a claim to be considered for payment. It is the parent's responsibility to know about these requirements and to comply as appropriate.

UNINSURED STUDENT

Students with no insurance should insure that the injury is reported to the School and that an Accident Insurance Claim Form is immediately completed and sent to the Claim Administrator. Follow the claim filing instructions outlined in this flyer.

CLAIM PROVISIONS

It is standard procedure for most insurance policies, that the Carrier be notified within 30 days that an injury has occurred. Bills should be submitted to the Carrier within 90 days from the Date of Service.

It is the parent's responsibility to follow up for additional information from a Carrier or claims administrator.

A complete list of provisions, benefits, exclusions and definitions can be found in the policy issued to CREC. It is available for review in the office of the CREC School's Business Manager at CREC Central.

It is the responsibility of the parents to make sure that medical bills are filed properly and in a timely fashion. Make sure you respond to any correspondence from the Carrier.

Benefits Processed on an Excess Basis

CLAIMS ADMINISTRATOR



PLAN BROKER



800-322-9901

This is a brief description of coverage provided under Blanket Accident policy number US1857826, and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy and certificate for complete details. Coverage may not be available in all states. Plans are underwritten by United States Fire Insurance Company, Eatontown, NJ.

