

WAKE COUNTY PUBLIC SCHOOLS
DISTRICT PURCHASED STUDENT ACCIDENT INSURANCE
Athletes, Band Members, Cheerleaders, JROTC, Intramural Participants, Field Trip Participants
& Adult Volunteers

SUMMARY OF BENEFITS:

Plan Choice:	Standard Plan
Accidental Death Benefit	\$10,000
Accidental Dismemberment	Single Dismemberment - \$5,000 Double Dismemberment - \$15,000
Accidental Paralysis	\$10,000
Accident Medical Expense – (excess) (This Benefit Amount is not subject to Section IV - Maximum Payment for Multiple Losses and Multiple Benefits, of the Contract)	Maximum Benefit Amount: \$25,000 Deductible: \$0 Coinsurance Percentage: 100% 60 days Incurral Period 52 week Benefit Period
Intensive Care Room and Board:	R&C up to \$200 per day
Private/Semi-private Room and Board:	R&C up to \$200 per day
Hospital Miscellaneous Services	R&C up to \$500 per day
Surgeon's Fees	R&C up to \$750
Assistant Surgeon Fees	20% of surgery benefit
Second Opinion or Consultation Fees:	R&C up to \$200
Anesthesiologist Fees:	20% of surgery benefit
Emergency Room Treatment	R&C up to \$200
Ambulatory Medical Center Fees	R&C up to \$750
Office Visits (other than for Physical Therapy)	R&C up to \$30 first visit, up to \$25 for subsequent visits
Physical Therapy:	R&C up to \$30 for first visit, up to \$25 for subsequent visits up to 5 Maximum Visit(s)
X-rays:	R&C up to \$200
MRI/CT Scan:	R&C up to \$200
Laboratory Services:	R&C up to \$50
Dental Services	R&C up per tooth: \$100
Prescription Drugs	R&C up to \$50
Registered or Licensed Nurse:	75% of R&C
Emergency Transportation Vehicle:	R&C up to \$200 for ground and air ambulance
Durable Medical Equipment	R&C up to \$50

Additional Benefits:

Loss of Life: Heart or Circulatory Malfunction (This Benefit Amount is subject to Section IV – Maximum Payment for Multiple Losses and Multiple Benefits, of the Contract)	Benefit Amount: \$10,000 Malfunction Occurs within: 24 hours
Loss of Life Heatstroke (This Benefit Amount is subject to Section IV – Maximum Payment for Multiple Losses and Multiple Benefits, of the Contract)	Benefit Amount: \$10,000
Medical Expense - Heart or Circulatory Malfunction (This Benefit Amount is not subject to Section IV – Maximum Payment for Multiple Losses and Multiple Benefits, of the Contract)	Benefit Amount: \$10,000 Medical Expense Deductible: \$0 Incurral Period: 52 weeks

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Random Act of Violence II (This Benefit Amount is not subject to Section IV – Maximum Payment for Multiple Losses and Multiple Benefits, of the Contract)	Benefit Amount: \$10,000
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SPECIAL INSTRUCTIONS:

-This Accident Insurance policy provides **LIMITED BENEFITS** and pays for accidental injury expenses after all other insurance has paid. If there is no other available insurance this policy becomes primary.

-This Accident Insurance plan provides coverage on all High School and Middle School Athletes as well as JROTC, Band, Cheerleaders and Adult Volunteers while participating in any school-sponsored and supervised activity.

-Because this policy provides **LIMITED BENEFITS** parents should consider purchasing the school's voluntary student Accident Insurance to help cover additional out of pocket expenses. This voluntary student Accident Insurance can be viewed and purchased online at www.k12studentinsurance.com.

-This is only a brief summary of the district paid student Accident Insurance. The master policy is on file in the district office and any conflict between this summary and the master policy – the master policy prevails.



919-846-9798 info@younggroup.biz