

# STUDENT ACCIDENT INSURANCE 2018-2019 SCHOOL YEAR

This is a reminder to parents with a child or children **attending** school in our School District that we do not carry medical insurance on students, but do provide parents with the opportunity to select a primary excess group insurance plan for students. Student accident medical insurance can help you manage out-of-pocket expenses including personal major medical plan deductibles and/or co-insurance. There are two plans available for your consideration:

- **Plan #1 - School Time Coverage (Accident Only) – Cost \$28 per student** - This plan provides coverage to your child while he or she is on school premises, during school hours/days, attending school sponsored and supervised activities including travel directly without interruption between the student's residence and school/activity with transportation furnished by the school. Coverage is provided from the effective date of the insured student's coverage for which premium has been received by A-G to the end of the regular school term.

**Excludes all interscholastic sports.**

- **Plan #2 - 24 Hour Coverage (Accident Only) – Cost \$124 per student** -This plan provides around the clock coverage to your child 24 Hours a day, while he or she is in school, at home or away. Coverage is provided from the effective date of the insured student's coverage for which premium has been received by A-G to the opening of the next school term.

**Excludes all interscholastic sports.**

Please note that the plans should be considered in conjunction with any other family medical insurance you may have.

Please see the attached Brochure for a complete description of the plans and the various coverage options. If you have any questions, please do not hesitate to call A-G Administrators directly at (610) 933-0800 between 8:00 a.m. and 4:30 p.m.

**PLEASE DO NOT SEND CASH!!** Completed applications (**found on page six of the attached brochure**) must be returned by mail to the below address with your check or money order for the correct premium payable to:

**UNITED STATES FIRE INSURANCE COMPANY**  
c/o A-G Administrators, Inc.  
P.O. Box 979  
Valley Forge, PA 19482

## **DO NOT RETURN THE APPLICATION & PAYMENT TO YOUR STUDENT'S SCHOOL**

This insurance may be purchased any time during the 2018-2019 school year. Parents enrolling more than one child must fill out an application for each child/student, write a separate check or obtain a money order for each child/student being enrolled and mail in separate envelopes to the above address. Your cancelled check or money order receipt is your proof of payment. Thank you!

# K-12 Voluntary Student Accident Insurance up to \$250,000

2018-2019



Administrative Office  
A-G Administrators, Inc.  
PO BOX 979 Valley Forge, PA 19482  
Phone (610)933-0800  
[www.agadministrators.com](http://www.agadministrators.com)

Plans are Underwritten by  
United States Fire Insurance Company



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## *K-12 Accident Insurance*

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### **Unexpected Accidents Can Happen**

This brochure explains how you can help guard against certain unexpected events. Our plans are designed to help supplement any insurance you have by satisfying deductibles or co-insurance requirements, or limiting the possible financial impacts of an injury if you have no other insurance. Remember that the more active your child is, the more valuable this coverage can be.

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### *Choose Your Coverage Plan*

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**24 Hour Coverage (Accident Only)** – This plan provides around the clock coverage to your child 24 Hours a day, while he or she is in school, at home or away. Coverage is provided from the effective date of the insured student’s coverage for which premium has been received by A-G to the opening of the next school term. **Excludes all interscholastic sports. (\$124.00)**

**School Time Coverage (Accident Only)** – This plan provides coverage to your child while he or she is on school premises, during school hours/days, attending school sponsored and supervised activities including travel directly without interruption between the student’s residence and school/activity with transportation furnished by the school. Coverage is provided from the effective date of the insured student’s coverage for which premium has been received by A-G to the end of the regular school term. **Excludes all interscholastic sports. (\$28.00)**

# Description of Benefits

Benefit	24 Hour Coverage/School Time Coverage
<b>Benefits provided for all enrolled students of the Policyholder excluding interscholastic sports for whom premium is paid</b>	
<b>Maximum Benefit:</b>	\$250,000
<b>Deductible:</b>	\$0
<b>Benefit Period:</b>	52 Weeks
<b>Hospital Services</b>	
<b>Daily Room &amp; Board:</b> Semi Private Room	100% UCR
<b>Miscellaneous Hospital Services:</b> During hospital confinement	100% UCR (not to exceed \$10,000)
<b>Intensive Care:</b> When confined to a Hospital Intensive Care Unit	100% UCR
<b>Emergency Room Charges:</b> When hospital confinement is not required	\$500 Maximum
<b>Emergency Room Charges:</b> If out-patient surgery is required, the maximum is increased to (The benefits are payable in addition to the X-rays and surgeon's services shown below.)	\$2,500 Maximum
<b>Physician Services</b>	
<b>Surgery:</b> including pre- and post-operative care	100% UCR
<b>Anesthesia:</b>	45% of the Surgery Benefit Paid
<b>Assistant Surgeon:</b>	100% UCR
<b>Doctor's Visit:</b> other than for Physiotherapy or similar treatment not payable in addition to Surgery Benefit	100% UCR
<b>Non-Surgical doctor's charges in the emergency room</b>	100% UCR
<b>Second Surgical Opinion, Consultation and Specialists</b>	100% UCR
<b>Laboratory and X-Ray Services</b>	
(Other than Dental and including fee for interpretation and/or reading of X-rays.)*	\$28 Unit Value
<b>Lab and X-Ray:</b> (when no fracture is demonstrated)	\$700 Maximum
<b>Additional Services</b>	
<b>Physiotherapy or similar treatment:</b> including Diatherm, Ultrasonic, Microtherm, Manipulation, Massage and Heat	\$60/Visit up to 12 Visits Maximum of \$720
<b>Registered Nurse:</b>	100% UCR
<b>Ambulance Transportation:</b> (Ground Only)	100% UCR
<b>Orthopedic Appliances:</b> When ordered by attending physician	\$700 Maximum
<b>Out-Patient Drugs and Medication:</b> Administered in Doctor's office or by prescription	100% UCR
<b>Dental (including X-rays):</b> For treatment, repair or replacement of each injured tooth which was sound and natural at the time of injury	\$300 per tooth
<b>Eyeglasses, Contact Lenses:</b> Replacement of broken glasses and/or frames, contact lenses, resulting from a covered injury	100% UCR
<b>Accidental Death Benefit</b>	\$2,500
<b>Accidental Dismemberment, Loss of Sight</b>	\$20,000
* In accordance with the 1974 Revised California Relative Values Studies, 5 <sup>th</sup> Addition, using a conversation factor.	

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## Policy Exclusions

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### Benefits will not be paid for a Covered Person's loss which:

- (1) Is caused by or results from the Covered Person's own:
  - (a) Intentionally self-inflicted Injury, suicide or any attempt thereat. (In Missouri this applies only while sane.);
  - (b) Voluntary self-administration of any drug or chemical substance not prescribed by, and taken according to the directions of, a doctor (Accidental ingestion of a poisonous substance is not excluded.);
  - (c) Commission or attempt to commit a felony;
  - (d) Participation in a riot or insurrection;
  - (e) Driving under the influence of a controlled substance unless administered on the advice of a doctor; or
  - (f) Driving while Intoxicated. "Intoxicated" will have the meaning determined by the laws in the jurisdiction of the geographical area where the loss occurs;
- (2) Is caused by or results from:
  - (a) Declared or undeclared war or act of war;
  - (b) An Accident which occurs while the Covered Person is on active duty service in any Armed Forces. (Reserve or National Guard active duty for training is not excluded unless it extends beyond 31 days.);
  - (c) Aviation, except as specifically provided in this Certificate;
  - (d) Sickness, disease, bodily or mental infirmity or medical or surgical treatment thereof, bacterial or viral infection, regardless of how contracted. This does not include bacterial infection that is the natural and foreseeable result of an accidental external bodily injury or accidental food poisoning.
  - (e) Nuclear reaction or the release of nuclear energy. However, this exclusion will not apply if the loss is sustained within 180 days of the initial incident and:
    - (i) The loss was caused by fire, heat, explosion or other physical trauma which was a result of the release of nuclear energy; and
    - (ii) The Covered Person was within a 25-mile radius of the site of the release either:
      - 1) At the time of the release; or
      - 1) Within 24 hours of the start of the release.

### Benefits will not be paid for:

1. Normal health check ups
2. Dental care or treatment other than care of sound, natural teeth and gums required on account of Injury resulting from an Accident while the Covered Person is covered under this Certificate, and rendered within 6 months of the Accident;
3. Services or treatment rendered by a doctor, nurse or any other person who is:
  - a. Employed or retained by the Certificateholder; or
  - b. Who is the Covered Person or a member of his immediate family;
4. Charges which:
  - a. The Covered Person would not have to pay if he did not have insurance; or
  - b. Are in excess of Usual, Reasonable and Customary charges.
5. An Injury that is caused by flight in:
  - a. An aircraft, except as a fare-paying passenger;
  - b. A space craft or any craft designed for navigation above or beyond the earth's atmosphere; or
  - c. An ultra light, hang-gliding, parachuting or bungi-cord jumping;
6. Travel in or upon:
  - a. A snowmobile;
  - b. Any two or three wheeled motor vehicle;
  - c. Any off-road motorized vehicle not requiring licensing as a motor vehicle;
7. Any Accident where the Covered Person is the operator of a motor vehicle and does not possess a current and valid motor vehicle operator's license;

8. That part of medical expense payable by any automobile insurance policy without regard to fault. (Does not apply in any state where prohibited);
9. Injury that is:
  - a. The result of the Covered Person being Intoxicated. ("Intoxicated" will have the meaning determined by the laws in the jurisdiction of the geographical area where the loss occurs); or
  - a. Caused by any narcotic, drug, poison, gas or fumes voluntarily taken, administered, absorbed or inhaled, unless prescribed by a doctor;
10. Any sickness, except infection which occurs directly from an Accidental cut or wound or diagnostic tests or treatment, or ingestion of contaminated food;
11. An Injury resulting from participation in or practice for non-School sponsored skiing, ice hockey, lacrosse, soccer or football;
12. Practice or play in any sports activity, including travel to and from the activity and practice, unless specifically provided for in this Certificate;
13. Expenses to the extent that they are paid or payable under other valid and collectible group insurance or medical prepayment plan;
14. Blood or Blood plasma, except for charges by a Hospital for the processing or administration of blood;
15. Elective treatment or surgery, health treatment, or examination where no Injury is involved;
16. Injury sustained while in the service of the armed forces of any country. When the Covered Person enters the armed forces of any country, we will refund the unearned pro rata premium upon request;
17. Eyeglasses, contact lenses, hearing aids, braces, appliances, or examinations or prescriptions therefore;
18. Treatment in any Veterans Administration or Federal Hospital, except if there is a legal obligation to pay;
19. Treatment of temporomandibular joint (TMJ) disorders involving the installation of crowns, pontics, bridges or abutments, or the installation, maintenance or removal of orthodontic or occlusal appliances or equilibration therapy;
20. Cosmetic surgery, except for reconstructive surgery on a diseased or injured part of the body;
21. Any loss which is covered by state or federal worker's compensation, employers liability, occupational disease law, or similar laws;
22. The repair or replacement of existing artificial limbs, orthopedic braces, or orthotic devices;
23. The repair or replacement of existing dentures, partial dentures, braces or fixed or removable bridges;
24. Services and supplies furnished by a Student Infirmary, its employees, or doctors who work for the School;
25. Expenses incurred for an Accident after the Benefit Period shown in the Schedule of Benefits; or
26. Hernia of any kind; or any bacterial infection that was not caused by an Accidental cut or wound.
27. Rest cures or custodial care;
28. Prescription medicines unless specifically provided for under the Certificate;
29. Orthopedic appliances which are used mainly to protect an Injury so that a covered student can take part in interscholastic or intercollegiate sports;

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## How to Enroll

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1. Determine which plan of coverage you would like to enroll your child in – **24 Hour Coverage Only) or School Time Coverage**
2. Fill out the Enrollment Form below, enclose a check or money order in an envelope payable to the Company for the correct amount and mail to **A-G Administrators at P.O. Box 979 Valley Forge, PA 19482.**
3. Make Checks Payable to **UNITED STATES FIRE INSURANCE COMPANY c/o A-G Administrators, Inc.**
4. Return by mail to A-G Administrators, Inc. Your cancelled check or money order stub will be your receipt and confirmation of payment. Please write student's name and school name on your check.

<b>INDIVIDUAL VOLUNTARY STUDENT ENROLLMENT FORM UNITED STATES FIRE INSURANCE COMPANY STUDENT ACCIDENT COVERAGE</b>	
STUDENT'S LAST NAME (one letter per box) <input type="text"/>	<b>Individual Voluntary Student Accident Plans</b>
STUDENTS FIRST NAME <input type="text"/>	
Age: _____ Grade: _____ Phone #: _____	<b>24 HOUR COVERAGE</b> <input type="checkbox"/> \$124.00 per student
Date of Birth: _____ Gender: Male <input type="checkbox"/> Female <input type="checkbox"/>	<b>SCHOOL TIME COVERAGE</b> <input type="checkbox"/> \$28.00 per student
Home Address _____	
City _____ State _____ Zip _____	
Name of School _____	
School District _____	
X _____ Date: _____ Signature of Parent or Guardian (Required)	

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## Period of Coverage

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Persons applying for coverage shall be covered as of the date premium receipt, but in no event prior to the opening of school activities. Coverage ends at the close of the regular school term, except under 24 Hour Coverage, which continues until school reopens for the fall term. You may enroll at any time, but premiums will not be prorated.

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## Questions and Answers

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**Q. Is this Policy primary or secondary coverage?**

A. This policy is Primary Excess – meaning A-G will pay the first \$100 in valid medical expenses payable without regard to any other valid and collectible insurance plan. Once expenses have exceeded \$100, A-G will make payments in excess of any other valid and collectible insurance.

**Q. May we purchase the policy at any time during the year?**

A. Yes, coverage may be purchased at any point in time during the school year for your child. However, there is no pro-rating of premium for enrollment that occurs after the policy effective date. The earlier you enroll the more your child will maximize their coverage.

**Q. Will this policy pay if our other insurance has a deductible?**

A. Yes, this policy does not have deductible. You should submit expenses in excess of \$100 to your other insurance carriers and forward a copy of the itemized bill and explanation of benefits showing the amount of the deductible.

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## How to File a Claim

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1. Obtain an accident claim form through your school office or A-G Administrators, Inc. Please answer all questions and provide all necessary signatures.
2. Attach all itemized bill(s) and any explanation of benefits to the claim form and mail or fax to the Administrator's Address indicated on the claim form.
3. Claims for benefits must be filed within 90 days from the date of accident. Only one claim form is needed per accident.

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## Important Note

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This brochure is a summary of the insurance plan as specified in the policy form (BA-50000P-USF) on file with the School. This brochure is subject to the terms and conditions of the Policy, which contains all benefits, limitations and exclusions as underwritten by United States Fire Insurance Company. In the event of a discrepancy, the Policy with prevail.





[SUBMIT A CLAIM](#)

[CHECK CLAIM STATUS](#)

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## HOW TO FILE A CLAIM

To process a claim, we will need the following 3 pieces of information:

1. Completed and Signed Claim Form
2. Itemized Bills
3. Explanation of Benefits (EOBs) from your Primary Insurance Carrier

These documents can be emailed, [uploaded through our secure A-G Online portal](#), faxed or mailed to:

A-G Administrators, Inc.  
Attn: Claims Department  
P.O. Box 979  
Valley Forge, PA 19482  
(610) 933-4122 Fax  
(610) 933-0800 Phone  
(800) 634-8628 (Toll Free)  
[claims@agadm.com](mailto:claims@agadm.com)

**1. The Claim Form** enables us to open a claim for the treatment of your injury. To avoid delays in claim processing please be sure the “other insurance” portion of the claim form is completed in full. The claim form must be signed by an official in your organization such as an administrator, coach, or athletic trainer.

[K-12 Claims - Click here](#)

[K-12 Claims \(Español\) – Haga clic aquí](#)

[Youth Sports & Other Special Risk Claims – Click Here](#)

[Collegiate Claims – Click Here](#)

**2. Itemized Bills:** Please include copies of all medical bills, showing the name and address of the provider of service, date of service, type of service and the charges. We typically require a [CMS-1500 \(HICF\)](#) or [UB04](#) form from the provider (they will know what these are). Account statements or “balance due” statements are helpful, but do not contain all the information needed to process the charges.

**3. Explanation of Benefits (EOB):** If you have other medical insurance, all medical bills must be first submitted to that carrier for their determination of eligibility. If the charges are not paid in full by the other medical insurance carrier we will need to see a copy of the “Explanation of Benefits” (EOB) from that carrier prior to issuing benefits from this office. If you have no primary medical insurance, the need for an “EOB” will not be applicable to your claim.



## REQUEST MORE INFO

In the market for Sports Insurance, but not sure where to start or what to look for? Let us help!

**MIT FOR MORE INFORMATION**

## NEED TO REACH US?

Please find our contact information and office hours below should you need to reach us via telephone or email:

Call Us: (800) 634-8628

Email Us: [info@agadm.com](mailto:info@agadm.com)

Office Hours: Mon-Fri 8:30am-6pm EST

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PO Box 979 Valley Forge, PA 19482 | Phone: 610-933-0800

**EGBAR**

**SUBMIT A CLAIM**

**CHECK CLAIM STATUS**



P.O. Box 979  
 Valley Forge, PA 19482  
 610.933.0800  
 Fax: 610.935.2860  
 www.agadministrators.com

## Student Accident Claim Form

Please complete and submit to A-G Administrators with itemized medical bills and primary insurance explanation of benefits. For questions, please contact A-G Administrators.

Policyholder (School) \_\_\_\_\_

Student's Name \_\_\_\_\_  
FIRST NAME MIDDLE INITIAL LAST NAME

Date of Birth \_\_\_\_\_ Sex  M  F SOCIAL SECURITY # \_\_\_\_\_

Cell Phone \_\_\_\_\_ Email Address \_\_\_\_\_ 

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School Address \_\_\_\_\_  
STREET CITY STATE ZIP

Home Address \_\_\_\_\_  
STREET CITY STATE ZIP

### ACCIDENT INFORMATION

Activity \_\_\_\_\_ Accident Date \_\_\_\_\_

Body Part Injured \_\_\_\_\_ Place of Accident \_\_\_\_\_

Nature of Injury — Details of What Happened \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

\_\_\_\_\_  
**AUTHORIZED POLICYHOLDER REP. SIGNATURE** Title Date

### INSURANCE INFORMATION

Does the claimant have primary insurance?  Yes  No *(Attach separate sheet if necessary.)*

Insurance Company Name & Address \_\_\_\_\_

Policy Number \_\_\_\_\_ ID# \_\_\_\_\_

### AUTHORIZATION

**AFFIDAVIT:** I verify that the statement on other insurance is accurate and complete. I understand that the intentional furnishing of incorrect information via the U.S. Mail may be fraudulent and violate federal laws as well as state laws. I agree that if it is determined at a later date that there are other insurance benefits collectible on this claim I will reimburse A-G Administrators to the extent for which A-G Administrators would not have been liable.

**AUTHORIZATION TO RELEASE INFORMATION:** I authorize any Health Care Provider, Doctor, Medical Professional, Medical Facility, Insurance Company, Person or Organization to release any information regarding medical, dental, mental, alcohol or drug abuse history, treatment or benefits payable, including disability or employment related information concerning the patient, to A-G Administrators and its designees.

**PAYMENT AUTHORIZATION:** I authorize all current and future medical benefits, for services rendered and billed as a result of this claim, to be made payable to the physicians and providers indicated on the invoices.

\_\_\_\_\_  
**STUDENT SIGNATURE** *(Parent or guardian, if participant is a minor)* Date

**FRAUD WARNING:** Any person who, knowingly and with intent to defraud, or helps commit a fraud against, any insurance company or other person: (1) files an application for insurance or statement of claim containing any materially false information; or (2) conceals for the purpose of misleading, information concerning any material fact thereto, commits or may be committing a fraudulent insurance act, which is a crime and subjects such person to criminal and/or civil penalties. For residents of the following states, please see below: California, Colorado, District of Columbia, Florida, New York, Tennessee, Texas or Virginia.

**California & Texas Residents:** Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**Colorado Residents:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**District of Columbia Residents:** WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**Florida Residents:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**New York Residents:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**Tennessee Residents:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**Virginia Residents:** Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law.