

STUDENT ACCIDENT INSURANCE

The Kelliher School District provides student accident insurance for all students in pre-school through grade twelve. The Summary of Coverage (what the plan pays) is available at our website, www.sas-mn.com and can be found under K12 then Look up School. This insurance is purchased from Student Assurance Services, Inc., and provides coverage for the following activities.

- a. attending regular school sessions,
- b. participating in or attending school-sponsored and supervised extracurricular activities,
- c. participating in school-sponsored and supervised extracurricular activities, and
- d. traveling directly to and from school for regular school sessions; and while traveling to and from school sponsored and supervised extracurricular activities in school-provided transportation.

PLEASE BE ADVISED THAT THE COVERAGE THE SCHOOL DISTRICT IS PURCHASING IS SECONDARY TO ALL OTHER VALID COVERAGE. It pays after other valid coverage including family health and auto policies and then within the limit of the policy (see summary explained above).

CLAIM PROCEDURE

Filing of the claim is the parent's responsibility.

1. Parents notify the school and obtain a claim form immediately. The school will fill out Part A if it's a school injury.
2. Parents complete Part B. Answer all questions.
3. Parents submit copies of your itemized bills to your own family insurance first, even if you have a large deductible. You will be sent a report called an Explanation of Benefits (EOB).
4. Parents send the claim form, copies of itemized bills and the EOB to:

STUDENT ASSURANCE SERVICES, INC.
PO BOX 196
STILLWATER MN 55082

5. The claim will be completed when all of the above documents have been provided. Should you have a question as to the status of a claim, you can contact Student Assurance Services, Inc. at 1-800-328-2739 from 8:00 a.m. to 4:30 p.m. central time, Monday through Friday.

NOTE: Students must have been treated by a licensed physician within 60 days of the date of the injury. Proof of claim should be submitted within 90 days from the date of accident, or a reasonable time thereafter not to exceed one year. The company is responsible only for expenses incurred within one year from the date of injury.

www.sas-mn.com