

# WAKE COUNTY PUBLIC SCHOOLS 2020-2021

## DISTRICT PURCHASED ACCIDENT INSURANCE

### SUMMARY OF BENEFITS:

Policy Maximum	\$25,000
Accidental Death Benefit	\$10,000
Accidental Paralysis Benefit	\$10,000
Benefit Period	One Year from date of accident
Coverage	Full excess secondary to other insurance
Surgery	50% R&C* to \$1,000
Assistant Surgeon/Anesthesiologist	25% of surgical benefit
Room & Board	100% R&C to \$200 per day
Hospital Inpatient Miscellaneous	100% R&C to \$1,000
Ambulatory Surgical Facility	100% R&C to \$250
Emergency Room	100% R&C to \$100
Nurse's Services	80% R&C
Physical Therapy and/or Spinal Manipulation	100% R&C \$20/visit up to 5 visits
Physician's Office Visits	100% R&C to \$20 maximum
Outpatient Prescription drugs	80% R&C
X-Rays	100% R&C to \$100
MRI/CT Scan	100% R&C to \$200
Ambulance Ground / Air	100% R&C to \$200 / \$250
Durable Medical Equipment	100% R&C to \$75
Dental Treatment	100% R&C to \$500
Replace eyeglasses, hearing aids, contact lenses	100% R&C to \$200

\*R&C: Reasonable & Customary charges prevalent in the geographic region treatment is rendered

### 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](http://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.



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