WAKE COUNTY PUBLIC SCHOOLS 2021-2022

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.

-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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