

# SPORTS ACCIDENT INSURANCE COVERAGE

for

## ALIQUIPPA SCHOOL DISTRICT

To help guard against the expense of an accident we are once again providing Sports Accident Insurance coverage for the 2018-2019 school years through A-G Administrators, Inc. This coverage may provide some relief from personal expenses due to deductibles and co-insurance or the lack of primary insurance all together.

Sample of Eligible Accident Medical Expenses:

- Hospital bills, including semi-private room and board
- Intensive care room and board charges
- Medical or surgical treatment by a licensed doctor including anesthesia
- X-rays and laboratory tests
- Outpatient charges for emergency room treatment
- Physiotherapy treatment during a hospital stay or outpatient basis

Benefits are paid for the first eligible medical expenses incurred up to \$100. Additional eligible expenses will be payable only when they exceed the amounts paid by any other health care plan. In the event no other health insurance exists, benefits will be payable on a primary basis.

Three items are required to file any claim with A-G Administrators:

- **Completed claim form** – enables A-G Administrators to open a claim for the treatment of an injury. To avoid delays in claim processing please be sure the claim form is completed in full. This form also gives health care providers permission to send A-G Administrators your itemized bills and Explanation of Benefits (EOB) forms so that A-G Administrators may issue benefits on your behalf. This form must be signed by a school official as well as a parent/guardian.
- **Itemized bills** - please forward all medical bills, showing the name and address of the medical provider, date of service, type of service and itemized charges. Please do not forward balance due or collection notices. They must be able to see each itemized medical charge.
- **Explanation of Benefits (EOB)** – if you have other medical insurance, all medical bills must be first submitted to that carrier for determination of eligibility. If the charges are not paid in full by the other medical insurance carrier we will need a copy of the “explanation of Benefits (EOB) from that carrier prior to issuing benefits from A-G Administrators. If you have no primary medical insurance the need for the EOB will not be applicable to your claim.

Claims should be sent to:

**Aliquippa School District**

