

Effective July 1, 2015 through June 30, 2016

## SCOTT COUNTY BOARD OF EDUCATION

TO: Parent/Guardian:

The Scott County Board of Education will provide accident insurance for the 2015-2016 school year for all students. Please note that the insurance is "secondary" to any other insurance coverage the family may have and will pay only on eligible medical expenses not payable by other sources of coverage.

### Benefits

The policy pays 100% of reasonable, customary and Medically Necessary covered expenses which result from an accident which occurs while participating in a school-sponsored, school-supervised activity. The policy includes a \$1000 Physical Therapy benefit. The Basic policy provides benefits for both students and athletes up to the policy maximum of \$25,000 for two years from the date of injury. For students and middle school athletes and below, the Catastrophic coverage provides benefits from \$25,000 up to \$5,000,000, and for high school athletes the Catastrophic coverage is provided by the Kentucky High School Athletic Association. This is a brief summary of benefits and all claims are paid per the policy provisions.

### Claim Procedure

1. Pick up a Claim Form from the school. The Claim Form must be completed in its entirety. The first section should be completed by a school official, followed by a second section for the physician or dentist to complete, as well as a third section for the parent or guardian to complete.
2. The date of the accident and a detailed description are required to verify that the incident was school-related.
3. The claim form should be submitted to A-G Administrators, Inc. Insurance (P.O. Box 979, Valley Forge, PA 19482) within 60 days of the accident. **THIS COVERAGE HAS A BENEFIT PERIOD OF TWO YEARS FROM THE DATE OF THE ACCIDENT. TREATMENT MUST OCCUR WITHIN 60 DAYS OF THE ACCIDENT.**
4. In addition to the claim form, the company will also require the following in order to make payment:
  - Itemized physician, hospital, or other provider bill that includes the diagnostic and procedure codes
  - You must present a claim to your insurance company FIRST. The Explanation of Benefits from your carrier should also be submitted to A-G Administrators, Inc.

IF YOU HAVE ANY QUESTIONS REGARDING YOUR CLAIM, PLEASE CALL:

A-G Administrators, Inc.  
1-800-634-8628

-or-

Debbie Frick or David Livingston  
Roeding Insurance  
1-859-296-4580

## **Tips for Efficient Claim Processing**

1. The Claim Form must be completed in its entirety and signed by both parents and a school official.
2. The date of the accident and a detailed description are required to verify that the incident was school-related.
3. The claim form should be submitted to A-G Administrators, Inc. within 60 days of the accident. **THE BASIC COVERAGE HAS A BENEFIT PERIOD OF TWO YEARS FROM THE DATE OF THE ACCIDENT. TREATMENT MUST OCCUR WITHIN 60 DAYS OF THE ACCIDENT.**
4. In addition to the claim form, the company will also require the following in order to make payment:
  - Itemized physician, hospital, or other provider bill that includes the diagnostic and procedure codes
  - Explanation of Benefits from primary carrier

For questions regarding claims:

Debbie Frick or David Livingston  
Roeding Insurance  
859-296-4580  
1056 Wellington Way, Suite 130  
Lexington, KY 40513

### SCHOOL'S REPORT OF ACCIDENT

Send this claim form, PRIMARY INSURANCE EXPLANATIONS OF BENEFITS, and ITEMIZED BILLS to:  
**A-G ADMINISTRATORS, INC.**  
P.O. BOX 979, VALLEY FORGE, PA 19482

Complete this form and return within 90 days of the accident. Please send **itemized** bills only; balance due bills cannot be processed. Only one form is necessary per accident. Show school name and policy number on additional bills.

**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 end of the form: California, Colorado, District of Columbia, Florida, New York, Tennessee, Texas or Virginia.

Name of School  Policy No.  STUDENT'S SOCIAL SECURITY NUMBER

School System \_\_\_\_\_ Name of Student \_\_\_\_\_

Student Covered:  Schooltime  24 Hr.  Dental  All Sports  Football Student's Birthdate \_\_\_\_\_ Grade \_\_\_\_\_

Name & Address of Parent or Guardian \_\_\_\_\_

1. Date & Time of Accident   AM  PM 2. COMPLETE details of accident \_\_\_\_\_

3. Nature of Injury \_\_\_\_\_

4. Did accident occur while:  
 (a) Attending school during hours and days school in session?  No  Yes On home premises?  No  Yes  
 (b) Traveling to or from school?  No  Yes If yes, was student on usual and direct route?  No  Yes  
 (c) Engaged in a school sponsored and supervised activity?  No  Yes Name & place of activity \_\_\_\_\_  
 (d) Was student participating in an Intramural sport?  No  Yes An Interscholastic sport?  No  Yes What sport? \_\_\_\_\_

5. Names and addresses of attending physicians \_\_\_\_\_

I hereby certify that the above answers are complete, true, and correct to the best of my knowledge and belief.

SIGNATURE OF SCHOOL OFFICIAL (Required on all claims except 24 hour coverage) \_\_\_\_\_ TITLE \_\_\_\_\_ DATE \_\_\_\_\_

SIGNATURE OF PARENT OR GUARDIAN (Parent please complete reverse side of claim form) \_\_\_\_\_ DATE \_\_\_\_\_

### PHYSICIAN'S OR DENTIST'S REPORT

1. Nature of Injury  2. Date of First Treatment \_\_\_\_\_

3. Has patient ever had the same or similar condition?  No  Yes If yes, state when and describe \_\_\_\_\_

4. Nature of Surgical Procedure, if any & procedure code \_\_\_\_\_

5. Dates of Treatment: \_\_\_\_\_ Description: \_\_\_\_\_ Charge: \_\_\_\_\_

6. Has patient been discharged from treatment?  No  Yes If yes, give date \_\_\_\_\_

7. Was patient confined to a hospital?  No  Yes If yes, give name & address of hospital & dates confined \_\_\_\_\_

8. TO WHAT OTHER INSURANCE COMPANY HAVE YOU REPORTED THIS CLAIM? (INCLUDE NAME & ADDRESS) \_\_\_\_\_

9. List teeth involved and indicate on chart. \_\_\_\_\_

10. Describe condition of injured teeth prior to accident.  
 1. CARIOUS  2. FILLED  3. WHOLE  4. CAPPED OR ARTIFICIAL  5. SOUND & NATURAL

**TOTAL CHARGE:**

**NOTICE OF A LEGAL REQUIREMENT:** Insert your Tax Identification Number as required by Section 6041 of the Internal Revenue Code.

COMPANY USE ONLY

PHYSICIAN'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

PHYSICIAN'S NAME AND ADDRESS

NAME (PLEASE PRINT OR TYPE) \_\_\_\_\_ ADDRESS \_\_\_\_\_

**HOSPITAL REPORT (ATTACH ITEMIZED HOSPITAL BILL, IF ANY)**

<b>THIS SECTION MUST BE COMPLETED BY PARENT OR GUARDIAN</b>			
IF BLUE CROSS (HOSPITALIZATION) GROUP #                      CONTRACT #                      SERVICE CODE #		IF BLUE SHIELD (PHYSICIAN'S CARE) GROUP #                      CONTRACT #                      SERVICE CODE #	
NAME & ADDRESS OF MOTHER'S EMPLOYER		NAME & ADDRESS OF FATHER'S EMPLOYER	
DO YOU HAVE MEDICAL INSURANCE OTHER THAN BLUE CROSS? <input type="checkbox"/> Yes <input type="checkbox"/> No	IF SO, NAME OF COMPANY		POLICY NUMBER
ADDRESS OF OTHER INSURANCE COMPANY NAMED ABOVE			TYPE OF PLAN FROM THIS COMPANY <input type="checkbox"/> Individual <input type="checkbox"/> Group
<p><b>AFFIDAVIT</b> I verify that the above 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. I agree that if it is determined at a later date that there are other insurance benefits collectible on this claim I will reimburse the school's insurance company to the extent of any amount collectible.</p> <p><b>SIGN:</b> Parent or Guardian _____ Date _____</p>			
<p>If Insured is hospital confined, please complete AUTHORIZATION below and return immediately to eliminate any delay in completion of claim.</p> <p><b>AUTHORIZATION</b> I authorize any physician and/or hospital to release such information as relates to this claim to The Insurance Company or the Company's authorized Claims Administrator.</p> <p>Signature _____ Date _____</p>			
<p><b>AUTHORIZATION TO PAY BENEFITS TO PROVIDER</b> I authorize payment of Medical payments to Physician or Supplier for Services described on the reverse side.</p> <p><b>SIGN:</b> Parent or Guardian _____ Date _____</p>			

**FRAUD WARNING**

**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.