

STUDENT ACCIDENT INSURANCE

The Baraboo School District provides student accident insurance for all students in pre-school through grade twelve. The Summary of Coverage (what the plan pays) Preschool/K12 Coverage and Blanket Accident Coverage, is available on the website, www.1stagency.com. This insurance is purchased from First Agency, 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 interscholastic sports, 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).

FOR A NOMINAL COST, ADDITIONAL COVERAGE MAY BE PURCHASED. (Find the application form and summary of coverage on the web-site at www.1stagency.com).

REASONS TO PURCHASE THIS ADDITIONAL COVERGE:

1. Deductible and co-pays in your health plan. (Many health plans have increased the amount of out-of-pocket expenses.)
2. No insurance.

This plan will provide benefits for medical expenses incurred because of an accident. If you have other insurance, benefits can be applied to your deductible or co-pays.

If you have no other insurance this will become your primary accident plan.

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 the bottom half if it is a school injury.
2. Parents complete the top half. 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 Explanation of Benefits (EOB).
4. Parents send the claim form, copies of itemized bills and the EOB to:

FIRST AGENCY, INC.
ATTN: STUDENT CLAIMS
5071 WEST H AVENUE
KALAMAZOO, MI 49009-8501

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 First Agency Inc., at (269) 381-6630 or toll free @ (800) 243-6298, Monday through Friday between the hours of 7:30 a.m. and 4:30 p.m. Eastern Time.

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 the 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.