# STUDENT ACCIDENT INSURANCE

The Berkley School District provides student accident insurance for all students in pre-school through grade twelve. The Summary of Coverage (what the plan pays) and the Optional 24-Hour Voluntary Coverage ar available at our website, www.sas-mn.com and can be found under K12 then Look up School. This insurance is purchased from Student Assurance Services, 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 session; 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 A SUPPLEMENT TO YOUR FAMILY HEALTH INSURANCE. It pays only **after** your family health or auto policy and then within the limit of the policy's benefits (explanation of benefits attached). This plan does not cover penalties imposed for failure to use providers preferred or designated by your primary coverage.

## 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 Part A if it is a school injury.

2. Parents complete Part B. 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 an Explanation of

Benefits (EOB).

4. Parents send the claim form, copies of itemized bills and the EOB to:

STUDENT ASSURANCE SERVICES, INC.
P.O. BOX 196
STILLWATER, MN 55082

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 Student Assurance Services, Inc. at 1-800-328-2379 from 8:00 a.m. to 4:30 p.m. Central Time, Monday through Friday.

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 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.

www.sas-mn.com