STUDENT ASSURANCE SERVICES INCORPORATED

Student Injuries Can Happen

Medical Expenses Can Be a Financial Hardship When the Unexpected Occurs

Approved By Your School/School District - Available for All Students PK-12

What is Student Accident Insurance?

- Coverage that provides financial assistance with your out-of-pocket medical expenses when your student sustains an accidental bodily injury.

Why Consider Student Accident Insurance For Your Student?

- High Deductible/Copayments to your Family's Primary Health Insurance
- No Health Insurance for your Student
- Your Student participates in an interscholastic sport where an unexpected injury is more likely to occur.
- Your Student is prone to injuries

Coverage Options Available Through Your School

- School Time Coverage - $16.00
- 24-Hour/Full-Time Coverage - $99.00
- Interscholastic Sports Coverage (w/School Time-$91.00 or 24 Hour Coverage-$174.00)
- Football Coverage - $250.00 (Grades 9-12 for the football season)
- Extended Dental Coverage - $9.00

Premium Paid Once a School Year

To Enroll Your Student & Review Medical Benefits

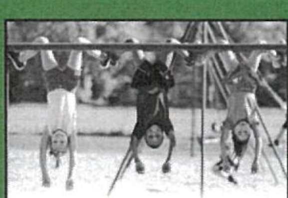
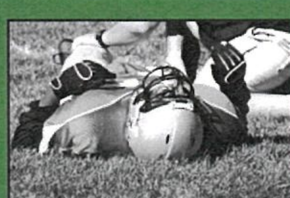
Go to: www.sas-mn.com

or scan this QR code with your smart phone to be directed to our website

Please locate "K-12 Students & Parents" on our homepage. Within this division, you will be able to search for your student's school district. Once located, you will have access to the following information:

- Purchase Coverage (Managed Online or by Printing/Mailing Enrollment Form and Premium)
- Brochure (English & Spanish) (Explains medical benefits, exclusions and coverage options)
- Claim Form (Fillable form when enrolled student sustains an injury)

For Questions, Call Student Assurance Services at (800) 328-2739

Specializing in Student Accident Insurance Since 1971.

The above information is just a brief description of Student Assurance Services student accident insurance. For more information including costs, benefits, effective dates, exclusions, limitations, please refer to www.sas-mn.com Students are able to purchase coverage only if his/her school district is a policyholder with the insurance company

InHouse/Voluntary Online Form 1511-1513

STUDENT ACCIDENT INSURANCE INFORMATION & FACT SHEET

1. **Extended Dental Accident Option:** can be purchased by itself or in addition to the School-Time, Full-Time or Football Coverages.

2. **Interscholastic Sports Coverage:** There are 2 types of School-Time and Full-Time coverage options available. Families looking to cover their student (Grades 7-12) for interscholastic sports must select either the School-Time Coverage or Full-Time Coverage that INCLUDES interscholastic sports. The Interscholastic Sports coverage will expire at the end of the regular sports season of the current school year.

3. **Football (Grades 9-12) Coverage:** can be purchased by itself, or in addition to the School-Time, Full-Time or Extended Dental Accident Coverage. Football Coverage covers student during the regular/playoff football season only. 7th & 8th grade football players can either select School-Time or Full-Time coverage including interscholastic sports to have coverage during their regular/playoff football season.

4. Coverage for sports camps and off-season conditioning (including football) is available to the parents by purchasing School-Time coverage if the activity is sponsored and supervised by the school or Full-Time coverage if the activity is not school sponsored and supervised. Football coverage expires on December 31 of the current year, spring and summer football are covered as explained above.

5. Students may enroll anytime during the policy year and coverage will become effective at 12:01 a.m. following the date the coverage is purchased online or the envelope containing the enrollment form and premium is postmarked by the U.S. Post Office. Please be aware that coverage rates are not prorated through the policy year.

6. Insurance remains in effect if an enrolled students move to another School District; however, if they then have a claim, families should indicate on the claim form the school district at which they purchased the insurance.

7. We will enter the names of all students that have purchased coverage into our system. School Districts are given an administrative access code to our website (www.sas-mn.com) Because of privacy issues this information should not be shared with the general public. After successfully entering in the code, you will have access to the Master Policy, roster of enrolled students, and claim status. A downloadable version of your brochure (English & Spanish) along with a claim form is available under "K-12 Students & Parents" section of the website.

Student Accident Insurance

Policy Identification Form and Claim Procedures

Claims Administrator:
Student Assurance Services, Inc. (SAS)
P.O. Box 196
Stillwater, MN 55082
(800) 328-2739
Monday-Friday 8:00am to 4:30pm CST

Website: www.sas-mn.com
1) Under K-12 Students/Parents select "Find My School"
2) Select State where the school is located
3) Search and select school name
Provides:
Plan Summary of Benefits
Claim Form

Policyholder Name: ______________________
Policy School Year: ______________________
Policy Number: ______________________

NOTICE TO PARENTS/STUDENTS AND PROVIDERS: Using this Policy ID form is NOT a guarantee of benefits or confirmation of coverage under the plan. Benefits and eligibility will be evaluated when an accident claim is submitted for payment.

A completed SAS claim form must be submitted prior to or along with itemized bills. Only one claim form for each accident needs to be submitted.

Use either the student's social security number or date of birth as a personal member ID.

Parents or providers must first submit copies of itemized bills to the student's other medical and dental insurance plan. This plan pays second or after other insurance coverage. (Coverage is primary in ID and primary if parent-paid in IL) Also, this plan does not cover penalties imposed by the student's other insurance coverage for failure to use a preferred provider. (In KS penalty does not apply)

Submitting the accident claim and related expenses are parents/student's responsibility. DO NOT rely on the provider or school to send information.

To File an Accident Claim

a) Download and print a claim form on the website **www.sas-mn.com** under school look-up.
b) Notify the school immediately if the injury is school related, the school administrator must complete Part A of the claim form.
c) Parents must complete Part B of the claim form. Answer all questions. If this injury is NOT school-related, then you many complete both Part A and Part B of the claim form.
d) Parents or providers must submit itemized bills (often called UB04 or CMS 1500) that contain date of service, procedure code, diagnosis code, federal tax ID number, and NPI number of the hospital or doctor. Balance due statements can not be processed.
Note: You can leave a COPY of the claim form and this form with the provider or facility. Providers may submit itemized bills directly to SAS on the student's behalf. However, some providers may require payment at the time service is provided or may send the bill directly to the parent.
e) Parents or providers must submit explanation of benefits (EOBs) from the student's primary insurance coverage showing write-offs, copays, coinsurance, deductibles and payments. This plan pays second to other dental or health insurance coverage. (Coverage is primary in ID and primary if parent-paid in IL)
f) Mail the completed claim form, itemized bills, and other insurance EOBs to:

Student Assurance Services, Inc.
P.O. Box 196
Stillwater, MN 55082

Please allow 30 days after submitting the accident claim before calling to check claim status at (800)328-2739. The SAS claim office is available for calls between 8:00 a.m. to 4:30 p.m. Central Standard Time, Monday - Friday. Providers that receive electronic payments through **Instamed** must status claims with them.

There is a timely filing deadline of one year and ninety days to submit proof of loss. Do not wait to send information as this may result in claim denial. (Timely filing is one year and 180 days in North Carolina and does not apply in Utah)