

Dear Parent:

Our school District has purchased a student accident insurance plan to provide maximum benefits for all the students in the school district for all school activities. The benefits for this program will be paid for those eligible expenses, as limited, left unpaid by other collectible insurance. If your child is injured while participating in a school sponsored activity, please file with your private insurance first and then file a claim through the school paid program for the unpaid balances. Claim forms are available at your school and claims procedures are printed on the form.

The benefits available under this plan can be picked up from the high school athletic trainer, but there are some important points we want to bring to your attention:

1. This is an accident-only policy. There are no benefits for illnesses or chronic conditions. **READ THE BENEFIT LIMITATIONS INFORMATION. YOU CAN GET THIS INFORMATION FROM THE HIGH SCHOOL TRAINER!**
2. In order for benefits to be payable, your child must see a doctor within 90 days from the date of injury. This is a specific policy provision, and there is no leeway. Do not wait 91 days or longer. Your claim will be denied!
3. No school plan is intended to pay 100% of all medical bills. The plan is intended to supplement your own insurance. The benefits available under the plan purchased by your district are shown on the benefits form that can be picked up from the high school athletic trainer. The school plan will pay the amounts shown on the payment schedule that can be picked up from the high school trainer, no less. If a service or charge is not listed, it is not covered.
4. **YOU MUST PROVIDE ALL INFORMATION REQUESTED IN PART B OF THE CLAIM FORM.**

Answer each question completely and accurately. If you have other insurance, provide details on the claim form. **YOU MUST FILE WITH YOUR INSURANCE FIR STAND** then forward any explanation of benefits (EOB) or denial from your carrier to the claims administrator.

If you take the time to review the information provide by the high school trainer, and if you will remember the four points listed above, you should have no problems. If you do run into a snag in having a claim processed under the school plan, please call our FISSD Athletic Trainers. Contact Jason Barnes, at FHS (469)867-9614, John Hicks, at CHS (214)773-1318, Mathu Allen WHS (214)476-7655 or Joe White LHS (469)633-5876.

If you wish to purchase additional insurance protection above what is provided by the district for your child, please review the Voluntary Student Insurance Plan Brochure that will be distributed during student advisory, the first week of school. Please consider the voluntary coverage's to ensure that you and your students are well covered. We look forward to a great school year.

Sincerely,

David Kuykendall Frisco ISD Athletic Director