



THE SCHOOL DISTRICT OF ESCAMBIA COUNTY

75 NORTH PACE BOULEVARD, PENSACOLA, FL 32505
PHONE 850/432-6121, FAX 850/469-6379
www.escambia.k12.fl.us
MALCOLM THOMAS, SUPERINTENDENT

July 15, 2011

Dear Parents/Guardians of High School Athletes:

During a recent School Board meeting, the Board voted to purchase an "Excess Blanket Athletic Insurance Policy" that will provide accidental medical coverage for students injured while participating in District or Florida High School Activities Association (FHSAA) sanctioned extra-curricular athletic activities. The District and FHSAA (for high school students) requires that all students trying out for or competing in school district sponsored athletics remain covered by a medical insurance policy at all times. For the 2011-12 school year, the Board has elected to pay the entire premium for this "Blanket Policy" that provides uniform coverage for all athletes without risk of cancellation due to loss or ineligibility for continued coverage. This policy can provide valuable insurance coverage for parents that either do not have insurance, or those parents that have existing coverage under either a "**private**" (UHC, Blue Cross, Humana, Aetna, etc...) or "**public**" (Tricare, Medicaid, Champus, etc...) medical insurance plan. For parents who have existing insurance, this "Excess Plan" will pay for many out-of-pocket expenditures (co-pays, deductibles, coinsurance, etc...) based on the attached "Schedule of Benefits".

This policy is secondary coverage for students who are already covered by a "**private**" family policy, but shall be primary coverage for the students who have no other insurance coverage, or are covered by a "**public**" family policy. Athletes are covered by this Excess Blanket Policy while participating in extra-curricular athletics under school sponsorship and supervision; and while being transported by approved district transportation. A description of the plan (schedule of values) including policy exclusions and limitations can be found attached to this letter or from your coach. ***The School District shall not be responsible for costs of treating injuries or assume liability for any other costs associated with an injury while participating in extra-curricular athletic activities including, but not limited to, out-of-pocket medical expenses.***

The policy is issued through Mutual of Omaha Insurance Company and claims will be administered by Health Special Risk, Inc. If you have any questions concerning the policy, claims, or coverage you may contact them at 1-866-409-5734, or visit them on-line at www.healthspecialrisk.com.

For parents with existing medical insurance coverage with a private or public insurance carrier, you will still need to provide your coach with a copy of your existing medical insurance card in the event that your child needs medical treatment and to assist with the filing of claims (primary or secondary coverage). In addition and new for this year, the parent will be required to complete and sign **both** a District **and** FHSAA "Athletic Consent and Release from Liability Certificate" prior to try-outs or any participation in athletic activities. The District "Athletic Consent and Release from Liability Certificate" form does require that the parent's signature be notarized. In the case of divorced/separated parents/guardians, the parent guardian with "legal custody" must sign and have the signature notarized.

We appreciate the opportunity to serve your student and student athletes in Escambia County and we are pleased to provide you with this valuable "blanket policy" for the 2011-12 school year. If you have any questions concerning the insurance program, please contact Kevin Windham, Director of Risk Management at 469-6162. You may also contact your school's head coach, athletic director or principal.

Please let us know if you have any questions or if we can assist you in any way.

Sincerely, 
Malcolm Thomas



July 2011

Dear Parents:

The School District of Escambia County has chosen Mutual of Omaha Insurance Company to provide insurance coverage for all Middle School and High School Interscholastic Athletics for the 2011/12 school year. ***Health Special Risk, Inc. (HSR)*** will be the policy and claims administrator for Mutual of Omaha, the same administrator for the past 3 years.

This insurance plan provides coverage on a secondary/excess basis and pays after any other coverage you may have. If you have no other coverage, this plan pays as primary coverage.

Please read through the benefits attached to this letter. This plan is not meant to pay 100% of the bills. Note the benefit limits within the policy. The maximum benefit is \$25,000 for each injury.

Also attached to this letter is a claim form which includes instructions for filing a claim. Only one claim form per injury is needed. Coaches and Athletic Directors will be responsible for completing the school's portion of the claim form in the event of an injury. Once the school's portion of the claim form is completed, parents are then responsible for having the remainder of the claim form completed, attaching the doctor's bill, Explanations of Benefits (EOB's) from your primary insurance company and submitting it to the address on the claim form.

If you have claim questions, please call **1-866-409-5734 Toll-Free from 8:00 AM to 7:00 PM.** Thank you for your continued support.

Parents are urged to keep this letter and attachments on file in the event of an injury during the year.

SERVICE PROVIDED BY:

Health Special Risk, Inc.

HSR Plaza II

4100 Medical Parkway, Carrollton, Texas 75007

(972) 512-5600

cassandratalton@hsri.com

www.healthspecialrisk.com

Health Special Risk, Inc.

HSR Plaza II, 4100 Medical Parkway, Carrollton, Texas 75007 (972) 512-5600 - www.healthspecialrisk.com



**SCHOOL DISTRICT OF ESCAMBIA COUNTY
MIDDLE SCHOOL AND HIGH SCHOOL ATHLETICS COVERAGE
Accident Only Insurance Policy – Schedule of Benefits – B33MP-P-100330**

Persons Covered:

The insurance shall cover on a blanket basis all middle school and high school athletes in the play or practice of interscholastic athletics while under the supervision of a regularly employed coach or trainer or qualified adult school authority of the policyholder. This coverage includes being transported in a school furnished vehicle as a member of a group under the direct supervision of a duly delegated representative of the Policyholder for the purpose of participating in the above mentioned interscholastic athletic competitions. Spring training, off-season workouts and play-off games as defined and sanctioned by the state interscholastic governing body and coaching staff supervised off season, off premises High School Football conditioning camps are included under this coverage.

The Policy provides for loss due to a covered Injury up to the Maximum Benefit of \$25,000 for each Injury. Provided that the treatment begins within **60 days** from the date of the Injury, benefits will be paid for Covered Medical Expenses incurred within **52 weeks** from the date of Injury up to the maximum benefit per service as scheduled below. Any service or supply not specifically listed is not covered.

Inpatient

- Room & Board: Semi-private room rate/\$150 per day
- Hospital Miscellaneous: \$600 per day
- Registered Nurse’s Services: 75% of Usual & Customary Charges
- Physician’s Visits: \$40 first day/\$25 each subsequent day (*Benefits are limited to one visit per day and do not apply when related to surgery*)

Outpatient

- Day Surgery Miscellaneous: \$1,000 maximum (*Usual & Customary Charges are based on the Outpatient Surgical Facility Charge Index.*)
- Physician’s Visits: \$40 first day/\$25 each subsequent day (*Benefits are limited to one visit per day and benefits for Physicians visits do not apply when related to surgery or physiotherapy*)
- Physiotherapy: \$30 first day/\$20 each subsequent day/5 days maximum (*Benefits are limited to one visit per day*)
- Emergency Room: \$150 maximum (*Use of room and supplies; treatment must be rendered within 72 hours from time of injury*)
- X-Rays: \$200 maximum
- Cat Scan/MRI: \$300 maximum
- Laboratory: \$50 maximum
- Injections: No Benefits
- Prescription Drugs: \$75 maximum
- Orthopedic Braces & Appliances: \$75 maximum
- Durable Medical Equipment (*post surgical only*): \$150.00 maximum

Inpatient and/or Outpatient

- Surgeon’s Fees: \$1,000 maximum (*Specified Surgery based on data provided by Ingenix, Inc.) (No more than one procedure through the s0jwame incision will be paid)*
- Anesthetist/Assistant Surgeon: 20% of Surgery Allowance
- Ambulance: \$300 maximum

- Consultant: \$200 maximum
 - Dental: \$200 per tooth (*Benefits are paid on Injury to Sound, Natural Teeth Only*)
 - Replacement of Eye Glasses, Contact Lenses Or Hearing Aids: \$200 maximum (*As a result of a Covered Injury*)
- *Usual and Customary Charges are based on data provided by Ingenix, Inc. using the 75th percentile.*
- *Benefits will be provided as required by the State of Florida for Extension of Benefits after Termination if the Covered Person is Totally Disabled,*
- *This is a brief illustration of coverage offered through the K12 Student Athletic and Activities Accident Insurance.*
- *The Master Policy issued is the contract and will govern and control the payment of benefits.*
- *The policy contains an Excess Provision. No benefits are payable for expense incurred that is paid or payable by other valid and collectible insurance.*
- *The Policy is a non-renewable one year term policy.*

POLICY EXCLUSIONS AND LIMITATIONS

No coverage is provided for:

1. Injuries resulting from air travel except while as a passenger for transportation only; operating, sitting or riding in or upon, alighting to or from, or working on or around any motorcycle or recreational vehicle including but not limited to: two or three-wheeled motor vehicle; four-wheeled all terrain vehicle (ATV); jet ski; ski cycle; snowmobile or off-road motorized vehicle not requiring licensing as a motor vehicle.
2. The cost of dental treatment, except for accidental Injury to Sound, Natural Teeth.
3. Injuries received while under the influence of any controlled substance, unless administered on the advice of a physician.
4. Injuries received as a result of being intoxicated (as determined and defined by the laws in the jurisdiction which the loss or cause of loss was incurred; for the purposes of this exception, the laws governing the operation of motor vehicles while intoxicated will apply to any activity occurring at the time of the accident).
5. Expenses for which benefits are paid or payable by Worker's Compensation or employer's liability law.
6. Injury where the Covered Person is the operator of a motor vehicle and does not possess a current and valid motor vehicle operator's license (except in a Driver's Education Program).
7. Injuries caused by an act of war, declared or undeclared
8. Re-injury or complications of a condition for which medical advice or treatment was recommended by a physician or received from a physician within a 6 month period preceding the effective date of individual insurance.
9. Injuries received while skiing, scuba diving, surfing, roller skating, riding in a rodeo.
10. Injuries received while skydiving, parachuting, hang gliding, glider flying, flight in an ultra light aircraft, parasailing, sail planing, bungee jumping, bob-sledding, or ballooning.
11. Suicide or attempt thereat, while sane or insane; injuries received while fighting or brawling (except in self-defense).
12. Injuries received while traveling except as described in the policy.

Injuries mean accidental bodily injuries: (a) received while insured under this policy; and (b) resulting independently of sickness and all other causes.



EXCESS INSURANCE PROVISION

Even if you have other insurance, the Plan may cover unpaid balances, Deductibles and pay those eligible medical expenses not covered by other insurance. Benefits will be paid on the unpaid balances after your other insurance has paid. Benefits are payable for any expense which is not recoverable from any other insurance policy or service contract.

HOW TO FILE A CLAIM

NOTE: Medical Treatment must be received from a qualified licensed Physician within 60 days from the date of accident.

1. Obtain a claim form quickly from our website www.healthspecialrisk.com or from your school office or call *Health Special Risk, Inc.* at **866-409-5734**. Answer all questions in detail and include signatures to avoid claim from being returned for incomplete information.
2. Attach all bills to the completed form and mail to the insurance company within 60 days of the accident.
3. Any bills not filed with the claim form should be sent to the company identified with the student’s name, school district, and date of accident.

Bills that cannot be attached to the initial form must be submitted within 60 days of the date of service. Bills submitted after one year will not be considered for payment except on the absence of legal capacity.

ACCIDENTAL DEATH AND DISMEMBERMENT

If such Injury shall independently of all other causes and within 180 days from the date of accident solely result in any one of the following specific losses, the Covered Person or beneficiary may request the Company to pay the applicable amount below in lieu of payment under the “Medical Expense Benefits” provision.

- Loss of Life \$10,000.00
- Loss of Both Hands, Both Feet, or Sight of Both Eyes \$10,000.00
- Loss of One Hand and One Foot..... \$10,000.00
- Loss of Either One Hand or One Foot and Sight of One Eye \$10,000.00
- Loss of Speech and Hearing..... \$10,000.00
- Loss of One Hand or One Foot or Sight of One Eye \$5,000.00
- Loss of Speech or Hearing \$5,000.00
- Loss of Entire Thumb and Index Finger of Either Hand \$500.00

Underwritten by:

Mutual of Omaha Insurance Company, Omaha, Nebraska

Administered By:

Health Special Risk, Inc., Carrollton, Texas



School District: Escambia County
 City and State: Pensacola, FL
 School Name: _____
 Policy Number: B33MP – P 100330

STUDENT CLAIM FORM

1. Please fully complete this form
 2. Attach itemized bills
 3. Mail to HSR
- E-mail : K12claims@hsri.com

P.O. Box 117558
 Carrollton, Texas 75011-7558
 Phone: (972) 512-5600 Fax: (972) 512-5818
 Toll Free (866) 409-5734

*** DENOTES REQUIRED INFORMATION**

PART I – POLICYHOLDER’S REPORT

1.* Claimant’s Name (injured/ill person)		2.* Social Security Number	3.* Gender <input type="checkbox"/> M <input type="checkbox"/> F	4.* Date of Birth	5. E-Mail
6.* Address of Injured Person		* City	* State	* Zip	7. Phone Number
8.* (If Minor) Parent’s Name & Address		* City	* State	* Zip	9. Parent’s Phone Number
10.* Date of Accident/Illness	11. Time of Accident <input type="checkbox"/> a.m. <input type="checkbox"/> p.m.	12.* Place where Accident Occurred			13.* Date of First Treatment
Dental Claims	14.* Indicate which Teeth were Involved in the Accident		15.* Describe Condition of Injured Teeth Prior to Accident: <input type="checkbox"/> Whole, Sound, and Natural <input type="checkbox"/> Filled <input type="checkbox"/> Capped <input type="checkbox"/> Artificial		
16.* Type of Injury (Indicate Part of Body Injured – e.g. broken arm, sprained ankle, etc.)			Did Injury Result in Death? <input type="checkbox"/> Yes <input type="checkbox"/> No		
17.* Describe How Accident Occurred or the Nature of the Illness – Give all possible details					

18.* Which Best Describes the Activity:		<input type="checkbox"/> During lunch hour	<input type="checkbox"/> Athletic period
<input type="checkbox"/> Play or practice of interscholastic sports	<input type="checkbox"/> In school bus	<input type="checkbox"/> On school property during school hours	<input type="checkbox"/> School sponsored activity during school hours
<input type="checkbox"/> Not school related	<input type="checkbox"/> School sponsored field trip	<input type="checkbox"/> School sponsored activity during school hours	<input type="checkbox"/> A spectator
<input type="checkbox"/> P.E. class	<input type="checkbox"/> Traveling to/from school		
19.* Name of Person Supervising the Activity		20.* If engaged in an Interscholastic Sport at the time of the injury, what was the sport?	
* Signature of Parent/Legal Guardian: X _____ Date: _____		* Signature of School Official: X _____ Date: _____	

*** PART II – OTHER INSURANCE STATEMENT**

Do you/spouse/parent have medical/health care or is the Claimant enrolled as an individual, employee or dependent member of a Health Maintenance Organization (HMO) or similar prepaid health care plan, or any other type of accident/health/sickness plan coverage through your employer or other source on you or, if applicable, does your son/daughter have health care coverage as a dependent from your previous marriage as mandated in a divorce decree? Yes No

If Yes, name of insurance company _____ Policy # _____
 Name of insurance company _____ Policy # _____

If applicable, claimant’s primary employer name, address, and phone number _____
 If applicable, mother’s primary employer name, address, and phone number _____
 If applicable, father’s primary employer name, address, and phone number _____

IF OTHER INSURANCE OR HEALTH CARE PLANS EXIST, PLEASE SUBMIT COPIES of their EXPLANATION OF BENEFITS along with your claim. IF NO OTHER INSURANCE or HEALTH PLAN EXISTS, PLEASE READ & SIGN BELOW.

I agree that should it be determined at a later date there is insurance (or similar), to reimburse HEALTH SPECIAL RISK, INC., or the insurance company to the extent of any amount collectible.

Signature of Parent/Legal Guardian: X _____ Date: _____	Signature of Witness: X _____ Date: _____
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*** PART III – AUTHORIZATION TO PAY BENEFITS TO PROVIDER**

I hereby authorize medical payments to be made directly to doctor(s), hospital(s), or indicated provider(s) of service(s) in connection with this claim.

SIGNATURE _____ **DATE** _____
 I hereby authorize any insurance company, hospital, physician or other person who has attended or examined the claimant to disclose when requested to do so, all information with respect to any injury, policy coverage, medical history, consultation, prescription or treatment, and copies of all hospital or medical records. A photo static copy of this authorization shall be considered as effective and valid as the original.
SIGNATURE _____ **DATE** _____

FRAUD STATEMENTS

General: 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.

Alaska: A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arizona: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Arkansas, Louisiana, Maryland, West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

California: For your protection California law requires the following to appear on this form: Any person who knowingly presents 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: 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.

Connecticut: This form must be completed in its entirety. Any person who intentionally misrepresents or intentionally fails to disclose any material fact related to a claimed injury may be guilty of a felony.

Delaware, Idaho, Indiana: Any person who knowingly, and with intent to injure, defraud, or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

District of Columbia: 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: 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.

Hawaii: For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files a 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.

Maine: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or a denial of insurance benefits.

Michigan, North Dakota, South Dakota: Any person who knowingly and with intent to defraud any insurance company or another person files a 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 subjects the person to criminal and civil penalties.

Minnesota: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

Nevada: Any person who knowingly files a statement of claim containing any misrepresentation or any false, incomplete or misleading information may be guilty of a criminal act punishable under state or federal law, or both, and may be subject to civil penalties.

New Hampshire: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud as provided in section 638:20.

New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New Mexico: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

New York: 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.

Ohio: Any person who, with 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 is guilty of insurance fraud.

Oklahoma: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon: Any person who makes an intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of law.

Pennsylvania: 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 subjects such person to criminal and civil penalties.

Tennessee, Virginia, Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purposes of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Texas: 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.

Listed below are important instructions and comments about filing a claim.

YOUR CLAIM FORM

1. This claim form should be fully completed and submitted within 90 days from the date of injury. Be sure to answer and complete the section regarding “**OTHER INSURANCE STATEMENT**”, marking either yes or no, and signing the line for authorization, so that **HSR** and the doctors/hospital may communicate concerning your claim.
Incomplete claim forms are one of the most frequent reasons why claim payments are delayed.
2. Only one claim form for each accident needs to be submitted.
3. Once completed, make a photocopy for your records, and mail to the address shown below.
4. DO NOT assume that anyone else will mail this claim form to **HSR** for you.

YOUR BILLS

1. Please advise all doctors/hospitals regarding this coverage so they may forward us their itemized bills.
2. If you have already been to the doctor/hospital and did not know about this coverage, then please send all of the itemized bills to **HSR** at the address shown below.
3. The bills should include the name of the doctor/hospital, their complete mailing address, telephone number, the date you were seen by the doctor/hospital, what the doctor saw you for (diagnosis) and the specific itemized charges (description of treatment and amount) incurred (including the CPT/procedure code).
4. If this information is not on the bill when you send this in we will have to contact the doctor/hospital which will delay the review of your claim. “Balance Due” or “Balance Forward” statements do not contain sufficient information to complete your claim.

EXCESS INSURANCE (if applicable)

1. This policy may provide coverage on a secondary/excess basis. If you have any primary insurance coverage, you need to send the bills to your primary insurance first.
2. **HSR** will consider benefits after your other, primary, insurance has processed the claim.
3. We will require a copy of your primary insurance Explanation of Benefits (EOB) which you should receive from your primary insurance letting you know what was paid or denied, and the reason(s) why.
4. **HSR** will not be able to consider your claim without this information.

If you have any questions, please contact Customer Service at (866) 409-5734. They are available from 8:00 a.m. thru 6:00 p.m. central time, Monday – Friday. You may also forward any documents by fax to (972) 512-5818.

Health Special Risk, Inc.
P.O. Box 117558
Carrollton, TX 75011-7558