

Austin ISD University Interscholastic League (UIL) Accident Insurance

Austin ISD provides a supplemental accident insurance policy for all middle school and high school UIL participants while participating in a UIL sanctioned activity before, during, or after school and while traveling to that activity. This supplemental insurance policy **requires that the parents' primary insurance to be used first**. After the parents' primary insurance has reached its policy limitations, parents may then file a claim for the reimbursement of medical bills up to the supplemental insurance plan limitations. If parents (and the student) do not have coverage under their own insurance policy or a government plan, the Austin ISD student accident insurance plan may be used to cover medical bills up to the plan limitations only. Neither Austin ISD nor the insurance provider will pay 100% of the cost incurred from an injury.

Attached is the claim form that must be submitted with your primary insurance Explanation of Benefits statements and itemized bills from the provider. This claim form must be filed within 6 months of the injury. Section A will be completed by a school official. Section B is to be completed by the parent/guardian.

After benefits have been approved, the company will issue a check for the allowable amount to either the provider or the parent/guardian if the bill has already been paid. You can direct all claim status questions to 1-800-328-2739.

- UIL= University Interscholastic League: refers to the University Interscholastic League, the statewide voluntary, non-profit organization that oversees educational extracurricular academic, athletic, and music contests.
- UIL activities covered include vocational education courses approved through the Department of Career and Technical Education (CATE).

Voluntary Student Accident Insurance

There is an option for parents to voluntarily purchase an insurance plan to help offset the cost of medical care for accidental bodily injury. Medical illnesses, such as ear infections and sore throats are not covered. Austin ISD does not pay any premiums for this plan. It is a separate policy for which parents have the option to pay premiums towards coverage. If parents are uninsured, this coverage can be primary.

Premiums and coverage options include:

- School Time Coverage PK-12 (does not include UIL Activities/Interscholastic Sports Coverage)
- Full Time Coverage PK-12 (does not include UIL Activities/Interscholastic Sports Coverage)
- School Time Coverage PK-12 (including UIL Activities/Interscholastic Sports Coverage *except* Varsity Football Grades 10-12 and Grades 7-9 if they practice with Grades 10-12)
- Full Time Coverage PK-12 (including UIL Activities/Interscholastic Sports Coverage *except* Varsity Football Grades 10-12 and Grades 7-9 if they practice with Grades 10-12)
- Varsity Football Coverage (Grades 10-12 and Grades 7-9 if they practice with Grades 10-12)
- Extended Dental Coverage PK-12

Subscription is voluntary and premiums are paid directly to the insurer (not through Austin ISD).

Premiums are quoted on a yearly basis. Please read the policy limits, exclusions, and patient benefits carefully.

Parents may enroll online through: <http://www.sas-mn.com/k12studentslookup3.php>