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# **Voluntary**

*(Purchased by Parents)*

# **Student Accident Coverage Information**

# **Voluntary Student Accident Plan Coverages**

## **North Carolina only**

### **24 Hour Coverage:**

Provides coverage for accidental injuries occurring around-the-clock, at home, at school, on weekends and during the summer. Coverage also includes all organized youth sports activities. Senior High School football is excluded under the 24-Hour Coverage. Coverage is effective at the later of the date the application and premium are received by the company or the effective date of the policy issued to the school or school district. Coverage ends on the earlier of the date coverage has been in force for twelve months or the first day of the next school year.

### **At School coverage:**

Provides coverage for accidental injuries occurring while at school, when school is in session and while participating in or attending any school sponsored and supervised activities. Coverage also includes all school sponsored sports except participating in Senior High School Football as well as direct and uninterrupted travel to and from insured's residence and scheduled classes and travel to and from other school sponsored activities while as a member of a group in a vehicle furnished or approved by the school. Coverage is effective at the later of the date the application and premium are received by the company or the effective date of the policy issued to the school or school district. Coverage ends on the earlier of the date coverage has been in force for twelve months or the first day of the next school year.

### **Football Coverage:**

Provides coverage for accidental injuries while participating in the actual play or practice of regularly scheduled Senior High Football. Coverage is effective at the later of the date the application and premium are received by the company or the effective date of the policy issued to the school or school district. Coverage ends on the earlier of the date coverage has been in force for twelve months or the first day of the next school year.

Middle School or Junior High Football is included under At School or 24-Hour Coverage. However, any 9th grade student that plays with the Senior High teams must purchase Senior High Football Coverage.

### **Extended Dental Coverage:**

Provides extended dental coverage for accidental dental injuries to Sound, Natural Teeth to all students who are covered by At School, 24-Hour or High School Football Coverage. Extended Dental Coverage cannot be purchased without other coverage. Dental benefits resulting from a covered accident are as follows:

1. 80% of Reasonable Charges for examinations, diagnosis, X-rays, restorative treatment, endodontics and oral surgery, up to a maximum of \$10,000 per injury.
2. 80% of Reasonable Charges incurred for new, or repair or replacement of, dentures, bridges, dental implants, dental bands or braces or other dental appliances, crowns, caps, inlays or onlays, fillings or any other treatment of the teeth or gums if as a result of injury up to a maximum of \$10,000 per injury.

***NOTE: This coverage may vary in your state. Please refer to the student brochure for exact Policy limitations and/or benefits.***

# Voluntary

## Student Accident Plan Premium Rates

NCHSAA, NCSBA, & NCADA Endorsed, North Carolina only – Premium Rates for 2016/2017

This Policy Plan provides coverage up to \$25,000 for each Injury and is designed to pay Covered Medical Expenses incurred as a result of accidental injury. Certain specific benefits are limited. See Schedule of Benefits and Exclusions and Limitation pages for additional information.

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### 24 Hour Coverage

Provides coverage for injuries sustained all year long; 24-hours a day until one year after the date the school year begins. Covers all interscholastic athletics except High School Football.

		<u>LOW</u>	<u>MIDDLE</u>	<u>HIGH</u>
	With Extended Dental	\$68	\$118	\$298
	Without Extended Dental	\$59	\$109	\$298
24 Hour Summer Only	With Extended Dental	\$23	\$35	\$69
24 Hour Summer Only	Without Extended Dental	\$14	\$26	\$69

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### At School Coverage:

Provides coverage for injuries sustained at school or during school-sponsored activities until the end of the regular school term. Covers all interscholastic athletics except High School Football.

		<u>LOW</u>	<u>MIDDLE</u>	<u>HIGH</u>
	With Extended Dental	\$18	\$28	\$51
	Without Extended Dental	\$9	\$19	\$51

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### High School Football Coverage:

Provides coverage for Injuries sustained while practicing or participating in High School Football.

		<u>LOW</u>	<u>MIDDLE</u>	<u>HIGH</u>
	With Extended Dental	\$105	\$166	\$365
	Without Extended Dental	\$96	\$157	\$365
Spring Football	With Extended Dental	\$56	\$82	\$146
Spring Football	Without Extended Dental	\$47	\$73	\$146

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### Extended Dental Coverage:

Provides supplemental coverage for injury to Sound, Natural Teeth to students who are covered by At-School, 24-Hour or High School Football coverage.