

TEXAS KIDS FIRST

Providing affordable insurance to Texas Schools and school-age children

Student Athletics & Activities Insurance Guide

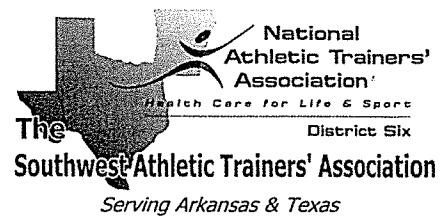
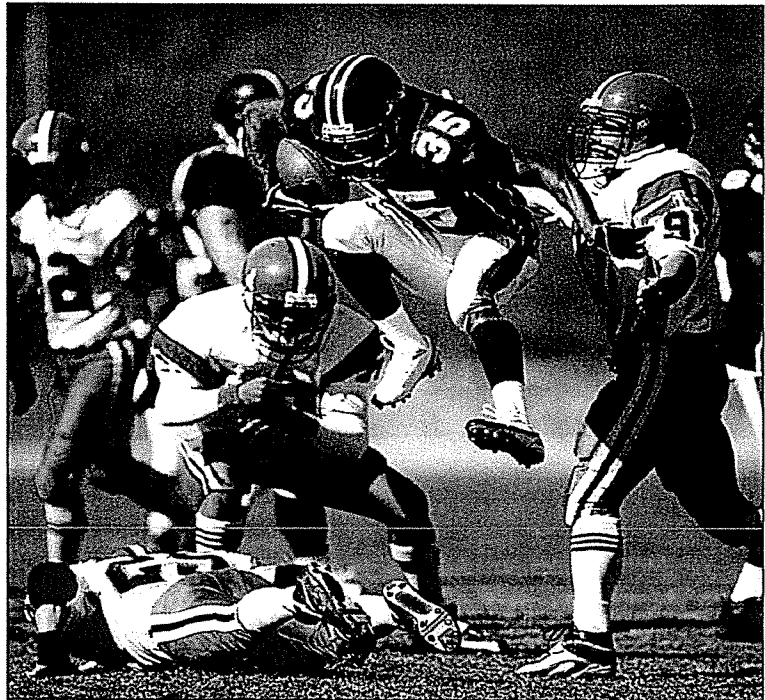


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Student Accident Insurance Tips

1. The District insurance is accident only, not sickness and illness. Infections and illnesses are not accidents or injuries, and therefore, they are not covered.
2. **Never** tell a parent or guardian that the District insurance will pay for everything. The District policy has limited benefits and it may not pay for all medical services. It is imperative that parents understand this fact about the district policy.
3. Regardless of whether the parent/guardian has personal insurance or not, treatment by a licensed doctor must occur within 90 days from the date of the injury.
4. Regardless of whether the parent/guardian has personal insurance or not, filing of a fully completed and signed claim form by the district and parent/guardian must occur within 90 days from the date of the injury by the parent/guardian.
5. Regardless of whether the parent/guardian has personal insurance or not, filing of all bills for provider services must occur within 90 days from the date of service. It is the parent/guardian's responsibility to follow-up with each provider to make certain bills are submitted on time.
6. The District as policyholder must control the distribution of claim forms and start the processing of the claim for each injury.
7. School Official supervising activity when student was injured or athletic trainer must complete and sign Section 1 of the Claim Form. A brief, detailed description of the accident (including time, place, and body part injured) **MUST** be provided. (Good Example: At 3:45 pm on the football practice field, the student was tackled. He fell and landed on his left shoulder, dislocating it. Not-so-Good Example: After practice, the student complained of pain and discomfort in his left shoulder. This example will probably result in the claim being denied since there is no specific incident or point of contact that caused the pain and discomfort other than practice.)
8. Parent/Guardian must complete and sign Section 2 of the Claim Form.
9. If the parent/guardian has personal insurance, then they must comply with the provisions of their primary insurance (use primary insurance provider network, etc.).
 - File all bills with their primary insurance first.
 - Submit copies of all primary Explanation of Benefits (EOBs) to the claim administrator as they receive them. This form outlines the amounts paid by your primary insurance and allows the student claims administrator to determine how much the district policy will pay.
 - Leave a **copy** of a completed district claim form with each provider.
 - Request each provider to submit copies of all UB92 or HCFA 1500 forms for their services to the district claim administrator (address indicated on claim form). These forms contain specific codes that the insurance company needs to determine the benefits payable under the District policy.
 - Keep copies and records of everything submitted.



Student Accident Insurance Tips (continued)

17. Parents frequently become upset because they believe the district should handle filing of the claim since it is the district policy. We have included a "Dear Parent Letter" on page 10 that outlines the claim process and explains that the parent/guardian is ultimately responsible for submitting forms and following up with providers. Send the "Dear Parent Letter" to all parents at the start of the school year or prior to the beginning of each sport. Many parents are uninsured and are not aware that they may owe a balance after the district insurance pays because the district policy has limited benefits.
18. Let parents know that Texas Kids First offers an individual accident policy that can be purchased on-line at our website: www.texaskidsfirst.com . The premium is affordable and the plan provides annual coverage for a single payment.



Frequently Asked Questions

District Accident Insurance

Is the District required to have insurance on students participating in school-sponsored athletic and non athletic activities?

School districts are not required to purchase insurance for students.

Does the District insurance pay for everything?

No. The District policy has limited benefits and it may not cover all medical services. Any charges not paid by insurance are the responsibility of the parent/guardian. It is imperative that parents understand this fact about the District policy.

What does Athletics & Activities insurance cover?

It provides coverage for all UIL sanctioned athletics and academic activities including school-sponsored and supervised vocational classes, ROTC, FFA, day-only educational field trips, FHA, and student managers, student trainers, cheerleaders, drill teams and pep squads for UIL sanctioned athletics and activities. For a list of all UIL activities, visit the following website:
<http://www.uil.utexas.edu/policy/constitution/index.html> (Section 380).

What does All School Activities with Athletics cover?

It provides coverage for all school-sponsored and supervised activities (athletic and non athletic) in addition to Athletics & Activities coverage mentioned above.

What grades are covered by the District insurance?

Athletics & Activities insurance covers Grades 7 to 12 or Grades 6 to 12 depending on the grade levels for middle school/junior high school in each district.

All School Activities and Athletics insurance cover all students in the district from Grades PK to 12.

Is the District insurance primary or excess?

The District insurance is excess or pays after all other valid insurance plans including ERISA or self-funded policies except CHIP, Military, Medicaid, or any other government insurance plan. If a parent/guardian has primary (personal) insurance, then the District insurance will pay after the primary insurance of the parent/guardian. If a parent/guardian has no primary (personal) insurance, then the District insurance will pay first.

Is there a deductible for the District Insurance?

A few districts have elected to purchase insurance with deductibles. If the District has a policy with a deductible (\$100, \$250, \$500), then the parent/guardian is responsible for paying the medical expenses to satisfy the deductible before the District policy pays its benefits.



Frequently Asked Questions (continued)

Individual Accident Insurance

What does the Individual Accident Insurance cover?

It is a limited benefit plan that covers accidents only, not sickness or illness. There are 5 plan options available for purchase on our website www.texaskidsfirst.com. There are 2 At-School options (with and without athletics), 2 24-Hour options (with and without athletics), and Varsity Football.

At-School options cover school-sponsored and supervised activities (except Varsity Football) during normal school hours. The 24-Hour options cover school-sponsored and supervised activities (except Varsity Football) as well as non school activities around the clock.

Do the Individual Accident plans have a deductible?

The At-School and 24-Hour plans do not have a deductible. The Varsity Football plan has a \$250 deductible.

Is there an enrollment period?

No, the individual plans are available for purchase anytime during the school year. Coverage is renewable annually. Coverage becomes effective on the day after receipt of premium by the insurance company.

The parent/guardian has a 30-day right to review the policy. If they are not satisfied with the Policy for any reason, they may return it to us within 30 days of receipt requesting a refund. Any premium paid will be refunded. The Policy will be void from the beginning as if no Policy was issued.



March 1, 2015

ROSEBUD-LOTT ISD

Formal Quote: Student Athletic Insurance for 2015-16 school year. The student insurance plans are underwritten as follows.

BLANKET PLAN COVERAGE –Fidelity Security Life Insurance Co. (A-Best rating)

\$25,0000 Policy Maximum per Injury.

Catastrophic Coverage-Zurich (A+ Best rating) \$25,000 Deductible

\$7,500,000 Maximum \$10,000/20,000 AD&D

	2014-15	2015-16
	Lone Star	Lone Star
All UIL Athletics & Activities	\$10,970.00	\$10,970.00
Catastrophic (optional)	\$1,403.93	\$1,403.93
Vocational	Included	Included
Day Field Trips	Included	Included
7 on 7	Included	Included
School District Camps (optional)		(\$800.00)
Total	\$12,373.93	\$12,373.93

Please note that the students will have access to the TEXAS KIDS FIRST PROVIDER NETWORK. The medical service providers in the Texas Kids First Network accept our blanket student accident insurance plans on full assignment for covered procedures.

Application for School District Camp & Conference Accident Medical Insurance



Universal Fidelity Life Insurance Company, P.O. Box 304
Duncan, OK 73534-0304 Phone: (800) 366-8354

1. Rosebud-Lott T.S.D.
Name of District

2. _____
Address City State Zip

3. To be insured for _____ week(s) beginning on the Effective Date of: _____
Month Day Year

4. Indicate Dates and Activities to be Covered (Band Camp (June 12-15), Baseball Camp (July 1-3), Tennis Clinic (July 6), etc):

5. Who is Eligible for Coverage: Participants Only

6. Type of Coverage: Excess

7. Benefits and Premium Calculation (Calculation based on Rates in Column (a) or (b), not both):

High School UIL Classification	Accidental Death Benefit	Maximum Medical Benefit	Deductible Amount	No. High Schools	(a) Day Only	(b) Day and Overnight	Total per Classification
Class 1A	\$5,000	\$25,000	\$50.00	_____	x \$ 300	\$ 450	= \$ _____
Class 2A	\$5,000	\$25,000	\$50.00	_____	x \$ 500	\$ 700	= \$ _____
Class 3A	\$5,000	\$25,000	\$50.00	<u>1</u>	x \$ 800	\$1,200	= \$ <u>800.00</u>
Class 4A	\$5,000	\$25,000	\$50.00	_____	x \$1,300	\$2,000	= \$ _____
Class 5A	\$5,000	\$25,000	\$50.00	_____	x \$1,800	\$2,500	= \$ _____
Class 6A	\$5,000	\$25,000	\$50.00	_____	x \$2,300	\$3,300	= \$ _____

Total District Premium Due \$ 800.00

8. I understand and agree that if this application is accepted by the Company, coverage will begin on the date of acceptance or on the date requested in Question 3, whichever is later, subject to the payment of the required premium. I also understand and agree that no contribution to the premium will be made by an insured person.

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 may be guilty of insurance fraud.

District Representative Name _____
Print Name

District Representative Signature _____

Title or Position _____ Date _____

Agent Name and Address:

SCHEDULE OF BENEFITS
Lone Star

Policy Effective Date:	August 1, 2015
Maximum Benefit:	\$25,000.00 each Injury except Motor Vehicle Injury \$5,000.00 each covered Motor Vehicle Injury
Deductible:	\$0.00
Benefit Period:	52 weeks
Initial Treatment Period:	90 days

If an Injury to the Insured results in His incurring Covered Charges for any of the services specified below, We will pay the applicable benefit, subject to the Deductible and Coinsurance Percentage (if any), that are in excess of Covered Charges payable by any Other Valid and Collectible Insurance or Plan, including an ERISA or self-funded group policy. Provided medical treatment by a Doctor begins within the Initial Treatment Period, benefits will be payable for Covered Charges incurred during the Benefit Period up to the maximum benefit per service as shown below. The total payable for all Covered Charges shall never exceed the Maximum Benefit stated above. This excess provision will not apply to coverage provided under the Texas Children's Health Insurance Program (CHIP). Covered Charges exclude amounts not covered by the primary carrier due to penalties imposed on the Insured for failing to comply with policy provisions or requirements. Usual and Customary Charges are based on data provided by Context 4 Healthcare, Inc. using the 75th percentile.

Inpatient

Room & Board:	Semi-Private room rate
Intensive Care:	Semi-Private room rate (in lieu of Room & Board)
Hospital Miscellaneous:	Usual & Customary Charges up to \$250.00 per day/\$5,000.00 maximum
Registered Nurse:	Usual & Customary Charges
Doctor Visits:	Usual & Customary Charges up to \$40.00 per day
Family Travel:	\$150.00 per day/5 days maximum

Outpatient

Ambulatory Surgical Center:	Usual & Customary Charges up to \$1,500.00 (facility charge)
Doctor Visits:	Usual & Customary Charges up to \$40.00 per day
Physiotherapy:	\$50.00 1 st visit/\$25.00 per visit thereafter up to 8 visits total (limited to 1 visit per day)
Medical Emergency:	Usual & Customary Charges up to \$175.00 (for use of emergency room facility and services within 72 hours of Injury)
Medical Emergency Doctor:	Usual & Customary Charges up to \$50.00
Shots and Injections:	Usual & Customary Charges up to \$60.00 (within 24 hours of an Injury)
Diagnostic X-ray:	Usual & Customary Charges up to \$200.00 and \$50.00 for reading
CAT Scan/MRI/Bone Scan:	Usual & Customary Charges up to \$500.00 and \$50.00 for reading
Laboratory Procedures:	Usual & Customary Charges up to \$50.00

Other (Inpatient and/or Outpatient)

Surgeon:	75% of Usual & Customary Charges up to \$3,500.00 (limited to primary procedure including removal of surgical implanted pins within two years of Injury)
Anesthetist:	25% of surgeon benefit
Assistant Surgeon:	25% of surgeon benefit
Ambulance:	Usual & Customary Charges up to \$5000.00
Dental Treatment:	Usual & Customary Charges up to \$5,000.00 (benefits paid on Injury to Sound, Natural Teeth only)
Post Surgical Durable Medical Equipment:	Usual & Customary Charges up to \$175.00
Eye Glasses, Contact Lenses and Hearing Aid Replacement:	Usual & Customary Charges (as a result of a covered Injury only)
Prescription Drugs:	Usual & Customary Charges
Post Surgical Orthopedic Braces & Appliances:	Usual & Customary Charges up to \$500
Chronic Injury Benefit:	Pays for services per Schedule of Benefits up to \$350

Texas Kids First

Abernathy ISD	Crosbyton ISD	Jim Ned CISD	Paducah ISD
Abilene ISD	Cross Plains ISD	Joaquin ISD	Paradise ISD
Albany ISD	Dalhart ISD	Joshua ISD	Patton Springs ISD
Aledo ISD	Dawson ISD (Dawson County)	Junction ISD	Pearland ISD
Alpine ISD	Dayton ISD	Katy ISD	Pecos-Barstow-Toyah ISD
Alvord ISD	Del Valle ISD	Kaufman ISD	Perrin-Whitt CISD
Amherst ISD	Dell City ISD (vol & cat only)	Keene ISD	Perryton ISD
Anderson-Shiro CISD	Denver City ISD	Kerens ISD	Petersburg ISD
Andrews ISD	Dew ISD	Kermit ISD	Pettus ISD
Angleton ISD	Diboll ISD	Kirbyville CISD	Pharr-San Juan-Alamo ISD
Anson ISD	Dickinson ISD	Klondike ISD	Pilot Point ISD
Anthony ISD	Dime Box ISD	Knox City O'Brien CISD	Plains ISD
Anton ISD	Dimmitt ISD	Kountze ISD	Plainview ISD
Apple Springs ISD	Edna ISD	Kress ISD	Port Arthur ISD
Aspermont ISD	El Campo ISD	La Marque ISD	Post ISD
Aubrey ISD	Electra ISD	Lake Dallas ISD	Prairiland ISD
Avalon ISD	Elkhart ISD	Lake Worth ISD	Princeton ISD
Azle ISD	Eustace ISD	Lamar CISD	Progreso ISD
Baird ISD	Evadale ISD	Lamesa ISD	Quinlan ISD
Balmorhea ISD	Fairfield ISD	Lefors ISD	Ralls ISD
Barbers Hill ISD	Farmersville ISD	Leggett ISD	Ranger ISD
Bellville ISD	Floydada ISD	Levelland ISD	Rankin ISD
Benavides ISD	Fort Bend ISD	Lindsay ISD	Rising Star ISD
Blackwell CISD	Fort Elliott CISD	Lingleville ISD	River Road ISD
Bonham ISD	Fort Stockton ISD	Little Cypress-Mauriceville CISD	Rockdale ISD
Borden County ISD	Franklin ISD	Littlefield ISD	Roosevelt ISD
Borger ISD	Frankston ISD	Livingston ISD	Ropes ISD
Bovina ISD	Fredericksburg ISD	Lockhart ISD	Roscoe Collegiate ISD
Brackett ISD	Frenship ISD	Lockney ISD	Rosebud-Lott ISD
Brazos ISD	Friona ISD	Loop ISD	Rotan ISD
Brazosport ISD	Gause ISD	Loraine ISD	Rule ISD
Bremond ISD	Giddings ISD	Lorenzo ISD	S&S Consolidated ISD
Brenham ISD	Gladewater ISD	Louise ISD	Sabine Pass ISD
Broadbudd ISD	Glasscock County ISD	Lovelady ISD	San Antonio ISD
Brownfield ISD	Goodrich ISD	Lubbock ISD	San Elizario ISD
Bullard ISD	Grady ISD	Lufkin ISD	Sands CISD
Buna ISD	Grand Saline ISD	Lumberton ISD	Sanford-Fritch ISD
Burton ISD	Grandfalls-Royalty ISD	Mabank ISD	Sanger ISD
Calhoun County ISD	Grape Creek ISD	Madisonville CISD	Seagraves ISD
Callisburg ISD	Grapeland ISD	Magnolia ISD	Seminole ISD
Calvert ISD	Greenwood ISD	Manor ISD	Shallowater ISD
Cameron ISD	Groesbeck ISD	Marion ISD	Shamrock ISD
Canadian ISD	Groveton ISD	Marlin ISD	Shelbyville ISD
Canyon Creek Christian Academy	Gunter ISD	Mathis ISD	Sheldon ISD
Canyon ISD	Guthrie-Common SD	McAllen ISD	Shepherd ISD
Carroll ISD	Hale Center ISD	McCamey ISD	Shiner ISD
Castleberry ISD	Hardin ISD	McLean ISD	Silsbee ISD
Center ISD	Hart ISD	Meadow ISD	Silverton ISD
Centerville ISD (Trinity County)	Harts Bluff ISD	Memphis ISD	Skidmore-Tynan ISD
Chico ISD	Hearne ISD	Meridian ISD	Slaton ISD
Childress ISD	Hedley ISD	Miami ISD	Smithville ISD
Chisum ISD	Hemphill ISD	Midland ISD	Smyer ISD
Christoval ISD	Hempstead ISD	Miles ISD	Snook ISD
Clarendon ISD	Henderson ISD	Monahans-Wickett-Pyote ISD	Snyder ISD
Cleveland ISD	Hermleigh ISD	Morgan ISD	Somerset ISD
Clifton ISD	Higgins ISD	Morton ISD	Sonora ISD
Clyde CISD	High Island ISD	Motley County ISD	Southland ISD
Coahoma ISD	Highland Park ISD (Dallas County)	Muenster ISD	Splendora ISD
Coldspring-Oakhurst CISD	Highland Park ISD (Potter County)	Muleshoe ISD	Springlake-Earth ISD
College Station ISD	Hitchcock ISD	Munday CISD	Spur ISD
Collinsville ISD	Houston ISD	Nacogdoches ISD	Stafford Municipal School District
Colorado ISD	Huntsville ISD	Navasota ISD	Stanton ISD
Columbia-Brazoria ISD	Hutto ISD	New Deal ISD	Stephenville ISD
Columbus ISD	Idalou ISD	New Home ISD	Sudan ISD
Coolidge ISD	Iola ISD	New Waverly ISD	Sundown ISD
Corrigan-Camden ISD	Iraan-Sheffield ISD	Newton ISD	Sunray ISD
Corsicana ISD	Iredell ISD	O'Donnell ISD	Sweetwater ISD
Crane ISD	Italy ISD	Oglesby ISD	Tahoka ISD
Crockett County CCSD	Jasper ISD	Onalaska ISD	Tarkington ISD
Crockett ISD	Jayton Girard ISD	Orangefield ISD	Teague ISD

Texas Kids First

Tenaha ISD
Terrell County ISD
Terrell ISD
Tidehaven ISD
Tomball ISD
Tornillo ISD
Trinity Christian School
Trinity ISD
Tulia ISD

Turkey-Quitaque ISD
Valley View ISD (Cooke County)
Van Vleck ISD
Vega ISD
Vernon ISD
Waller ISD
Water Valley ISD
Waxahachie ISD
Wellington ISD

Wellman-Union CISD
West Orange Cove CISD
West Sabine ISD
Westbrook ISD
Wharton ISD
Wheeler ISD
White Settlement ISD
Whiteface CISD
Whitehouse ISD

Whitesboro ISD
Whitharral ISD
Whitney ISD
Willis ISD
Wilson ISD
Wink-Loving ISD
Woodville ISD
Wylie ISD
Yoakum ISD

2015-2016

**Application for K-12 Blanket
Athletics and Activities
Accident Insurance**



FIDELITY SECURITY LIFE INSURANCE COMPANY

GENERAL INFORMATION

School/District: Rosebud-Lott ISD
 Address: 1789 US Highway 77
 City: Lott State: TX Zip: 76656 County: Falls
 Telephone: (254) 583-4510 Fax: (254) 583-4469
 Policy Effective Date: 8/01/2015 1st Day of Football Practice: 8/03/2015

ENROLLMENT DATA

Student Enrollment: Grades K - 8 _____ Grades 9 - 12 _____
 Number of High Schools in District: _____

DEDUCTIBLE: \$0

Texas Kids First Plan Selection

One plan selection per application only. If additional plans are desired, please submit with a new application.

	Plan Design			Interscholastic Football Rider	Premium
	Lone Star Custom	Lone Star Advantage	Lone Star		
<input type="checkbox"/> All School Activities and Athletics	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Circle One Yes No	\$ _____
<input checked="" type="checkbox"/> All Interscholastic Athletics and Activities	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Yes No	\$ <u>10,970.00</u>
<input type="checkbox"/> All Interscholastic Athletics	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Yes No	\$ _____
<input type="checkbox"/> All School Activities Excluding Athletics	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N/A	\$ _____

Any person who with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

AUTHORIZED SIGNATURES

School Official's Name (print): BRAD BALCARID
 School Official's Title (print): Athletic Director
 School Official's Signature: [Signature] Date: 3/13/15
 Agent's Name (print): Larry Welch
 Agent's Signature: [Signature] Date: _____

Return to:
 Greater East Texas Insurance Associates, LLC
 4103 S Texas Avenue, Suite 207
 Bryan, TX 77802
 Phone: (979) 268-5333 Fax: (979) 268-4730

For Office Use Only:



ZURICH®

2015 Enrollment Form for Catastrophic Coverage

Underwritten by Zurich

Legend Insurance Agency, 13931 Quail Pointe Drive, Oklahoma City, OK 73134

PHONE: 800-366-8354

Participant Information

Name of Participating School or District: Rosebud-Lott ISD

Address: P.O. Box 638 City: Rosebud State: TX Zip: 76570

Number of Schools Junior High: 1 Senior High: 1

Estimated Number of Students Grades K-8: _____ Grades 9-12: _____

Eligible Classes Junior High: Yes No Senior High: Yes No

X Class I: All enrolled Students of the School or School District, including all sports and activities (includes student coaches, student trainers and student managers. Football: Yes No

_____ Class II: All enrolled Students of the School or School District, while participating in gym classes and extracurricular school activities, including intramural and interscholastic sports, such as football, band members, cheerleaders, majorettes, student coaches, student trainers and student managers. Coverage also includes supervised travel to and from such games and practice sessions. Football: Yes No

Benefits:

X Accident Medical Expense (AME) Benefit Amount - Excess Coverage \$7,500,000

X Accidental Death Dismemberment (ADD) (\$10,000 Death, \$20,000 Dismemberment)

_____ Catastrophic Cash Benefit (Maximum Benefit Amount \$500,000)

Premium: Total Premium: \$ 1,403.93

Requested Effective Date:

The Effective Date will be the requested dates assuming We have accepted the risk and received the attached Enrollment Form. If the acceptance of the Enrollment Form or the Enrollment Form is not received prior to the requested effective date, the Effective Date will be the date We accept the Enrollment Form. The Expiration Date of the policy will be one (1) year from the Effective Date.

08 / 01 / 2015
Month Day Year

Approval for Enrollment:

The authorized signer of this application represents to the best of his or her knowledge and belief that the statements set forth herein are true and include all material information. Signing of this application does not bind Zurich to offer nor the authorized signer to accept insurance, but it is agreed this questionnaire and any attachments thereto shall be the basis of the insurance.

Officer's Name (print): BEAD BALLARD Signature: [Signature]

Title (print): Athletic Director Date: 3/13/15

General Statement

Any person who knowingly and with the intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the pupose 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.