



: F =G7 C =G8 ACCIDENT INSURANCE

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This is a , full excess, accident only policy for students that will help offset the rising medical costs and deductibles required by insurance carriers under your current health plans.

Enclosed is a brief detail of the plans currently a 7 (@) . # 7 available via our website at www.studentinsuranceplans.com and coverage can be verified by calling 469-579-4139. A detailed master policy is available at the school district.

Underwritten by:
Pan-American Life Insurance Company
601 Poydras Street
New Orleans, LA 70130

Marketed by:
Student Insurance Plans, LLC
PO Box 1447
Frisco, Texas 75034

FRISCO ISD ~ SCHEDULE OF BENEFITS
ACCIDENT ONLY – ALL STUDENT PLAN GRADES PK-12
MAXIMUM BENEFIT \$25,000 For Each Injury
52 Week Benefit Period, 180 Day Filing Period, Full Excess

<u>In-Patient Benefits</u>		<u>Outpatient Benefits</u>	
Room & Board:	Semi-Private Room Charges	Day Surgery	U&C up to \$2,000
Intensive Care (in lieu of Hospital Room & Board):	1.5 X Semi-Private Room Charges	Miscellaneous: (<i>Facility Charge</i>)	
Hospital Miscellaneous (all charges except R&B):	First day up to \$1,000, thereafter up to \$500 per day; maximum \$5,000	Physician's Visits: (<i>Benefits limited to one visit per day and do not apply when related to surgery or Physical Therapy</i>)	\$50 per visit; maximum of 10 visits
X-Rays and Radiology Services:	Included in Hospital Misc. Benefit	Physician Visit (treatment for concussion):	\$80 per visit, first two visits, then paid \$50 per visit for additional 10 visits
Physiotherapy (includes whirlpool, diathermy, EMS, massage, manipulation or adjustments in any form, and/or office visits):	Included in Hospital Misc. Benefit	Physiotherapy (includes whirlpool, diathermy, EMS, massage, manipulation or adjustments in any form, and/or office visits):	\$40 per visit; maximum of 10 visits
Physician's Visits: (<i>Benefits limited to one visit per day and do not apply when related to surgery or Physical Therapy</i>)	First day of treatment up to \$50, subsequent visits up to \$40, maximum of 10 visits	Emergency Room: (Use of Room and Supplies: Treatment must be rendered within 72 hours from time of injury)	U&C up to \$300
Registered Nurse:	U&C	Emergency Room Physician (non-surgical, non-concussion):	U&C up to \$150
		X-rays, Diagnostic Testing:	U&C up to \$250; \$50 for reading
		Lab:	100% Usual & Customary
<u>Other Benefits:</u>			
Physician Surgical Care: (inpatient or outpatient) (<i>No more than one procedure through the same incision will be paid</i>)	U&C up to \$3,000	MRI/Cat Scan:	U&C, up to \$750; \$50 for reading
Ambulance:	U&C up to \$1,000	Eyeglasses, Contact Lens and Hearing Aids:	U&C up to \$200
Orthopedic Braces and Appliances:	U&C up to \$500	Prescriptions:	U&C up to \$50
Dental:	U&C up to \$2,000	Durable Medical Equipment (post-surgical only):	U&C up to \$100
Anesthetist:	25% of Surgery Allowance	Shots & Injections:	U&C up to \$50
Assistant Surgeon:	25% of Surgery Allowance	MVA:	U&C up to \$1,000 as scheduled above
Field Trip Coverage:	Basic benefits apply up to \$2,000	Heat Stroke/Exhaustion:	Covered as any other accident

* Coverage includes all students enrolled in the Frisco Independent School District as well as the Laura Ellison Child Development Center. Additionally, coverage will be extended to the overnight camps (e.g. 5th grade outdoor education camps) attended by the students of Frisco ISD as well as any carnivals or productions that are sponsored by the District.