



## STUDENT ACCIDENT REPORTING PROCEDURES INFORMATION SHEET

Dear Parents,

Your School Board continues to be vitally concerned about the health, safety and welfare of all students. We encourage safety, but we realize that sometimes student accidents do happen.

As a member of the Panhandle Area Educational Consortium-Risk Management program, the school board has purchased a student accident policy which covers all our students who are injured while in school or participating in school sponsored activities. **This insurance is accident coverage only and will not replace your current health insurance.** You need to continue such coverage for your protection.

This letter will serve as notice to you of a necessary change in the payment of expenses. We have experienced a significant increase in claims which has resulted in rising costs.

During the 2010-11 school year, **a deductible of \$100 shall be paid by the parent/guardian before any reimbursements are made from the insurance plan.**

In case of an accident, **you must file a claim with your own health insurance carrier first.** The School Board policy is designed to pay for expenses which are not reimbursed by your health insurance and after your payment of the \$100 deductible is paid to the medical provider.

**This policy provides coverage only for 730 days from the date of the documented related injury. The school district and hospital are not responsible for filing a student accident claim.**

In the event of an accident, the following steps must be followed:

- 1 The student must report the accident to the designated school official and obtain a Sentry Life Insurance Claim Form. The first part of the form will be completed by the school staff.
- 2 **The rest of this form must be completed by the parent/guardian and returned to Sentry Life Insurance Company within 90 days of the date you received medical treatment.**
- 3 If you have additional expenses after the initial claim is filed, submit the bills directly to Sentry Life Insurance Company and not to the school. Be sure to mail them within 90 days of the date of treatment.
- 4 Parents please keep a copy of all medical statements and billing notices for your records.

Give Sentry Life Insurance a reasonable amount of time to process your child's claim. If you have not heard from the insurance company or continue to get repeat bills, check on the status of a claim by calling Sentry direct at 1-800-426-7234 or write:

Stevens Point Policy Benefits  
P.O. Box 8025 Stevens Point,  
Wisconsin 54481