

Memo

To: All Principals
Central Office Administration

From: Dr. Tom Graves
Assistant Superintendent

Re: Student Insurance Coverage

The Washington County School System is again happy to provide student supplemental accident insurance for all students at no cost to parents. This coverage amount is up to \$25,000. This coverage will pay when all other health insurance, under which the student is covered, has paid. Please submit this information to the assistant principals, athletic directors and nurses.

Important Considerations:

- This student insurance is NOT full-coverage; it is a supplement only, up to \$25,000.
- This insurance covers usual and customary charges only.
- This insurance covers all student activities at all times.
- **The form must be completed in full.**
- **Parents must file their own insurance first. (Please be sure to include a copy of the Explanation of Benefits (EOB) from parent's insurance).**
- Part I of the school report **must be completed by the school** prior to giving to parents.

The appropriate forms have been delivered to each school.

ALL COMPLETED FORMS ON STUDENT ACCIDENTS WILL BE RETURNED AND FILED BY THE SCHOOL.

If you have any questions, please do not hesitate to call me.

Thank you.

NOTIFICATION OF INJURY

**NATIONAL UNION FIRE
INSURANCE COMPANY
MAIL CLAIM FORM TO:
MAKSIN MANAGEMENT CORP.
P.O. BOX 2648
CAMDEN, NJ 08101-2648
(800) 257-6250**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Policy Number

FOR OFFICE USE

Reference Number

Coverage Code

FORM MUST BE COMPLETED IN FULL

PART I – ACCIDENT REPORT					
1A. Name of School			1B. Name of School District/Diocese/Association		
2A. Name of Student (Last)		(First)	(Middle Initial)	2B. Social Security No.	2C. Grade
				2D. Birthdate	2E. Sex
3. Nature of Injury (Please describe fully indicating what part of body was injured – e.g. broken arm, sprained ankle, etc.)					
4. Describe how accident occurred. (Please provide all details.) MUST BE A BODILY INJURY DUE TO AN ACCIDENT.					
5A. Was the accident school-related? <input type="checkbox"/> Yes <input type="checkbox"/> No			5B. Is the accident covered under a catastrophic policy? <input type="checkbox"/> Yes <input type="checkbox"/> No		
6A. Did Accident Occur:		Yes	No	6B. a) Date of Accident	
a) while the claimant was supervised?		<input type="checkbox"/>	<input type="checkbox"/>	6C. Name of Activity	
b) during sponsored activity?		<input type="checkbox"/>	<input type="checkbox"/>		
c) during programmed hours?		<input type="checkbox"/>	<input type="checkbox"/>		
d) on activity premises?		<input type="checkbox"/>	<input type="checkbox"/>		
e) while traveling directly and uninterruptedly to or from home premises and school for regular school sessions or school sponsored and supervised activities?		<input type="checkbox"/>	<input type="checkbox"/>	6D. Name and Title of Supervisor	
7A. _____		7B. _____		7C. _____	
Signature of School Officer		Title		Date	

PART II – TO BE COMPLETED BY PARENT/GUARDIAN OR CLAIMANT (IF ADULT)

1A. Name of Father/Guardian or Claimant (if adult)		1B. Social Security No.		1C. Address/City/State/Zip		1D. Phone Number	
2A. Name of Mother/Guardian or Spouse (if adult)		2B. Social Security No.		2C. Address/City/State/Zip		2D. Phone Number	
3A. Name of Father/Guardian's or Claimant's (if adult) Employer			3B. Address/City/State/Zip of Employer			3C. Phone Number	
4A. Name of Mother/Guardian's or Spouse's (if adult) Employer			4B. Address/City/State/Zip of Employer			4C. Phone Number	
5A. Parent/Guardian's or Claimant's (if adult) Insurance Company(ies)			5B. Policy Number(s)		5C.		
_____			_____		<input type="checkbox"/> Medicaid <input type="checkbox"/> Individual <input type="checkbox"/> Group <input type="checkbox"/> Govt.		
_____			_____		<input type="checkbox"/> Medicaid <input type="checkbox"/> Individual <input type="checkbox"/> Group <input type="checkbox"/> Govt.		
_____			_____		<input type="checkbox"/> Medicaid <input type="checkbox"/> Individual <input type="checkbox"/> Group <input type="checkbox"/> Govt.		
6A. All other Insurance Company(ies) under which Claimant is insured			6B. Policy Number(s)		6C.		
_____			_____		<input type="checkbox"/> Medicaid <input type="checkbox"/> Individual <input type="checkbox"/> Group <input type="checkbox"/> Govt.		
_____			_____		<input type="checkbox"/> Medicaid <input type="checkbox"/> Individual <input type="checkbox"/> Group <input type="checkbox"/> Govt.		
_____			_____		<input type="checkbox"/> Medicaid <input type="checkbox"/> Individual <input type="checkbox"/> Group <input type="checkbox"/> Govt.		

Affidavit: I verify that the above information regarding insurance is accurate and complete. I understand that the intentional furnishing of incorrect information via the U.S. Mail may be fraudulent and violate federal laws as well as state laws.

Signature of Parent/Guardian or Claimant (if adult)

Date

Authorization: I hereby authorize any physician or hospital who has treated or attended to the above claimant to furnish the insurance company or its representative any information requested. A photocopy of this authorization is to be considered valid.

Signature of Insured (Parent or Guardian if claimant is under 18)

Date



SEE CLAIM INSTRUCTIONS ON THE BACK OF THIS FORM

CLAIM INSTRUCTIONS

Treatment must commence within 90 days from the date of the accident.

1. In case of an accident, notify the school/organization immediately.
2. Notify **ALL** treatment facilities (physician's office, hospital, etc.) of this insurance coverage so that any invoices and/or Explanation of Benefits (EOB) can be sent directly from the medical facility to The Maksin Group.
3. Have Part I and Part II completed on the Notification of Injury form. Do not leave any blank spaces or write "N/A" in any space. If either parent or guardian is uninvolved, deceased, unemployed, self-employed or disabled, please state so. If you are employed, but do not have insurance, please state "NO INSURANCE" and provide us with a statement from your employer that the claimant has no insurance. Otherwise, our office will submit an insurance questionnaire to your employer to be used as verification of no dependent coverage.
4. Attach any itemized bills to the claim form, along with any corresponding Explanation of Benefits (EOB) for each itemized bill. An itemized bill includes treatment rendered, the dates of the treatment, diagnosis codes, physician's or hospital's name, address and tax i.d. number. Balance Due bills are not acceptable. Be sure to attach any receipts for bills paid out-of-pocket. Otherwise, benefits will be paid to the provider of service. Please Note: Both an itemized bill and EOB (if applicable) must be submitted for claims to be considered for accident medical expense benefits.
5. Mail the Notification of Injury form, along with any other applicable correspondence to our office within 90 days from the date of the accident. Do not leave this form with the school, coach, hospital, physician, etc. Our address is **Maksin Management Corp., P.O. Box 2648, Camden, NJ 08101-2648**. If you need further assistance, feel free to contact Customer Service at **1-800-257-6250**. We will be happy to assist you.

If your medical coverage is under an HMO, PPO or similar plan, you must follow their requirements for obtaining benefits. Otherwise, our benefits may be reduced, where applicable, as stated in the policy provisions. This restriction does not apply in every state.