



Los Angeles Unified School District Athletic Insurance Information for Parents

2009-2010

Dear Parent:

Los Angeles Unified School District does not provide health or accident insurance for injuries to your child at school. However, a student accident insurance plan is available from UnitedHealthcare Insurance Company. There are several plans to choose from. They are:

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 (excluding High School Football).

At-School Coverage: Provides coverage for Injuries sustained at school or during school-sponsored activities until the end of the regular school term (excluding High School Football).

Football Coverage: Provides coverage for Injuries sustained while practicing or participating in High School Football. (Note: Any 9th grade student that plays with the Grades 10-12 team must purchase Grades 10-12 Football coverage.) **Please note you are not required to purchase At-School/24-Hour in addition to Football coverage. Please keep in mind Football Coverage only covers the play and practice of football.

Extended Dental Coverage: Provides supplemental coverage for Injury to Sound, Natural Teeth to students who are covered by At-School, 24-Hour or Football coverage.

This Plan is a Limited Benefit Secondary Policy. What this means is it has maximums on the benefits, and pays after any Primary Insurance pays. Please review the Accident Only Benefits. **This plan may not pay 100% of the medical bills for an athletic injury, or even the balance after your primary insurance pays.** Again, note the benefit limits within the policy. This inexpensive coverage can greatly increase the benefits you will receive if your child is injured in athletics or school activities. You may enroll your child online at www.k12studentinsurance.com.

How to File a Claim for an Injury:

1. The student **MUST** see a doctor within **60 days** of the Injury.
2. Obtain a claim form from the school or download a claim form from the company website at www.k12studentinsurance.com. (Click on "**Claim Information**" on top right of the screen.) **The claim cannot be processed without a claim form.**
3. Fill in the information on the claim form and **SIGN IT**. A school official **must also** sign the claim form. Sent the claim for and itemized bills to the claims address listed at the top of the claim form. **Send the form within 90 days of the Injury.**
4. Send Itemized Bills (Forms UB04, UB92, or HCFA1500) with CPT/Diagnostic Codes from each provider. CPT codes are required for processing.
5. If you have other applicable insurance, you must also file with that company. When you receive Explanations of Benefits (EOB's) from your Primary Insurance, forward those to UnitedHealthcare StudentResources.
6. **Keep a copy of all paperwork for your records.**

Filing a claim after an Injury is YOUR responsibility. Under HIPAA privacy laws, the school or agent cannot obtain claim information from an insurance company or provider without your written permission.

We are happy to be selected as your insurance provider for the 2009-2010 school year and will do all that we can to be sure that you receive the best possible service. If at any point you have a question or need additional information, just call us. We will be happy to assist you.

For Customer Service please call 866-409-5733.