

SPARTANBURG SCHOOL DISTRICT 2
STUDENT ACCIDENT INSURANCE FOR
ALL K-12 STUDENTS INCLUDING INTERSCHOLASTIC ATHLETICS
2018-2019 Policy

Summary of Policy Benefits:

Maximum Benefit	\$25,000
Accidental Death Benefit	\$10,000
Accidental Paralysis Benefit	\$10,000
Crisis Death Benefit	\$10,000 up to \$100,000 aggregate
Deductible	\$0
Coverage	Full Excess
First covered expense must begin within	90 Days after a covered Accident
Benefit Period	1 Year from date of Accident
Room & Board	80% U&C*
Ancillary Hospital Expenses	80% U&C to \$3,500
Outpatient Surgery/Ambulatory Surgery Ctr.	80% U&C to \$2,200
Outpatient X-Ray, CT Scan, MRI including readings	80% U&C to \$2,000
Physiotherapy	80% U&C 1 visit per day to 5 days maximum
Emergency Room Treatment	80% U&C
Inpatient Surgery	80% U&C
Inpatient Anesthetist/Assistant Surgeon	80% U&C
Inpatient Nursing Services	80% U&C
Outpatient Laboratory	80% U&C to \$500
Prescription Drugs	80% U&C
Orthopedic Braces & Appliances	80% U&C
Ambulance	80% U&C
Dental	80% U&C

*U&C means Usual & Customary

The above is a summary of the student Accident Insurance policy benefits. The actual policy on file in your district office provides all policy benefits and exclusions. Should a conflict arise between this summary and the policy, the policy will prevail.

