

## STUDENT INSURANCE

TK Schools continue to provide supplemental insurance coverage for our students. This program provides payment for medical bills incurred within one year of a school related injury. The form must be submitted within 90 days of the injury.

Supplemental coverage is designed to pick up the balance left by the family or employer group insurance or plan, and if no other coverage is available.

If you have any questions about this program, please contact Deb Smith, at our Administration Office, at (269) 795-5525.

Complete the entire top portion of the attached insurance claim form, including signatures, and return to:

Deb Smith  
Administration  
10051 Green Lake Road  
Middleville, MI 49333

### IMPORTANT REMINDERS:

- \*This form must be submitted **within 90 days** from the date of injury
- \*If you think that your insurance may not pay, please start the process

Dear Parent:

Our school provides accident coverage for all students. Outlined below is important information regarding this coverage. It is intended as a brief description for reference only, and is not the policy.

Only ACCIDENTS that occur in school-sponsored and supervised activities including participants in interscholastic sports are covered.

**DEFINITION OF ACCIDENT:**

An unexpected, sudden and definable event which is the direct cause of a bodily injury, independent of any illness, prior injury or congenital predisposition.

Conditions that result from participating in an activity do not necessarily constitute accidents. For example, illnesses, diseases, degeneration, conditions caused by continued stress to a particular area of the body, and existing conditions aggravated by an accident are not covered.

- A. This plan of insurance is EXCESS ONLY: It will not duplicate benefits paid or payable by any other insurance or plan including HMO's or PPO's.
- B. The policy will not cover expenses payable under the insured's HMO (Health Maintenance Organization), or PPO (Preferred Provider Organization). If the insured chooses not to use an authorized medical vendor (under HMO or PPO), the policy will only cover expenses incurred that it would have honored had the insured used the proper medical vendor.
- C. Medical treatment for a covered accident must begin within 60 days of that accident. Only expenses incurred within 52 weeks are considered. Benefits are determined on the basis of REASONABLE AND CUSTOMARY for the geographic location where services are performed.
- D. Specific exclusions of the policy include, but are not limited to, sickness, disease, or hernia in any form; non-prescription drugs; fighting; and orthotics not prescribed exclusively for rehabilitation (e.g., playing brace, mouth guard).
- E. Any person who knowingly presents a fraudulent claim containing any false or misleading information is guilty of insurance fraud and may be subject to fines and confinement in prison.

Accidents must be reported to the school within 20 days. Proof of loss must be submitted to First Agency, Inc. within 90 days after medical treatment ends. Questions regarding claim procedures may be directed to First Agency, Inc. at 5071 West H Avenue, Kalamazoo, Michigan 49009 or 269/381-6630 or Fax 269/381-3055.

**HOW TO FILE YOUR ACCIDENT CLAIM FORM:**

1. Complete ALL blanks. If information is not applicable, indicate the **reason** it is not (e.g., deceased, unknown).
2. Attach all ITEMIZED bills (not balance due statements) for **MEDICAL EXPENSES ONLY**.
3. Include all worksheets, denials, and/or statements of benefits from your primary insurer. (Each charge must be processed by all other insurances/plans before they can be processed by First Agency, Inc.)
4. If you are employed and no coverage is provided by your employer, **A LETTER OF VERIFICATION FROM YOUR EMPLOYER STATING THAT NO COVERAGE IS PROVIDED MUST BE SUBMITTED.**
5. Mail within 90 days of the accident to:  
First Agency, Inc.  
5071 West H Avenue  
Kalamazoo, MI 49009-8501

Middleville-Thomapple Kellogg Schools/MI



# ACCIDENT CLAIM FORM

## PARENT/GUARDIAN TO COMPLETE

ALL INFORMATION MUST BE COMPLETE OR CLAIM CANNOT BE PROCESSED

Student's Full Name (please print) \_\_\_\_\_

Exact Date of Accident \_\_\_\_\_

Student's Social Security Number \_\_\_\_\_

Student's Date of Birth \_\_\_\_\_

FATHER	
Father's Full Name _____	
Home Address _____	
City _____	State _____ Zip _____
Home Phone (_____) _____	
Employer Name _____	Title _____
Employer Address _____	
City _____	State _____ Zip _____
PLEASE COMPLETE THE FOLLOWING SECTION EVEN IF NO BENEFITS ARE PROVIDED:	
Do you have insurance?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Is this student covered?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Name of Insurance Plan _____	
Social Security Number _____	
Phone Number (_____) _____	Group Number _____
If you are employed, but your dependent is not covered under your employer's plan, a letter to this effect from your employer is required.	

MOTHER	
Mother's Full Name _____	
Home Address _____	
City _____	State _____ Zip _____
Home Phone (_____) _____	
Employer Name _____	Title _____
Employer Address _____	
City _____	State _____ Zip _____
PLEASE COMPLETE THE FOLLOWING SECTION EVEN IF NO BENEFITS ARE PROVIDED:	
Do you have insurance?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Is this student covered?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Name of Insurance Plan _____	
Social Security Number _____	
Phone Number (_____) _____	Group Number _____
If you are employed, but your dependent is not covered under your employer's plan, a letter to this effect from your employer is required.	

### AUTHORIZATION - To Permit Use and Disclosure of Health Information



**First Agency, Inc.**  
5071 West H Avenue  
Kalamazoo, MI 49009-8501

This Authorization was prepared by First Agency, Inc. for purposes of obtaining information necessary to process a claim for benefits.

Upon presentation of the original or a photocopy of this signed Authorization, I authorize, without restriction (except psychotherapy notes), any licensed physician, medical professional, hospital or other medical-care institution, insurance support organization, pharmacy, governmental agency, insurance company, group policyholder, employer or benefit plan administrator to provide First Agency, Inc. or an agent, attorney, consumer reporting agency or independent administrator, acting on its behalf, all information concerning advice, care or treatment provided the patient, employee or deceased named below, including all information relating to, mental illness, use of drugs or use of alcohol. This Authorization also includes information provided to our health division for underwriting or claim servicing and information provided to any affiliated insurance company on previous applications. If this Authorization is for someone other than myself, that individual has given me authority to act on his/her behalf as explained below.

I understand that I have the right to revoke this Authorization, in writing, at any time by sending written notification to my agent or to us at the above address. I understand that a revocation will not be effective to the extent we have relied on the use or disclosure of the protected health information or if my Authorization was obtained as a condition to determine my eligibility for benefits. Revocation requests must be sent in writing to the attention of the Claims Supervisor.

I understand that First Agency, Inc. may condition payment of a claim upon my signing this authorization, if the disclosure of information is necessary to determine the level or validity of the claim payment. I also understand, once information is disclosed to us pursuant to this Authorization, the information will remain protected by First Agency, Inc. in accordance with federal or state law.

I understand that I or my authorized representative is entitled to receive a copy of this authorization upon request.

This Authorization is valid from the date signed for the duration of the claim.

Name of Authorized Representative, or Next of Kin (please print) \_\_\_\_\_

Signature of Authorized Representative or Next of Kin \_\_\_\_\_ Date \_\_\_\_\_

Relationship of Authorized Representative or Next of Kin to Claimant \_\_\_\_\_

Name of Claimant (please print) \_\_\_\_\_

Signature of Claimant (if claimant is 18 or older) \_\_\_\_\_ Date \_\_\_\_\_

### SCHOOL / ADMINISTRATOR / OFFICIAL / POLICYHOLDER TO COMPLETE

School Student Attends: \_\_\_\_\_ in \_\_\_\_\_ School District

Student's Full Name (print Last, First, MI): \_\_\_\_\_ Sex:  Male  Female Grade: \_\_\_\_\_

Student's Home Address: \_\_\_\_\_

Date of Accident: \_\_\_\_\_ Time of Accident: \_\_\_\_\_  AM  PM

Detailed Description of Accident: How did it occur? (or attach accident report completed by the school representative who witnessed the accident) \_\_\_\_\_

Where did it occur? \_\_\_\_\_

Part of body injured: \_\_\_\_\_  Right  Left

Activity: \_\_\_\_\_  Interscholastic  Intramural  Club  Other (describe): \_\_\_\_\_

Name of school authority supervising activity: \_\_\_\_\_

Was supervisor a witness to the accident?  Yes  No If No, date reported to school: \_\_\_\_\_

Signature of School Official \_\_\_\_\_ Date \_\_\_\_\_

Title of School Official (please print) \_\_\_\_\_ Form No OS-101 04/05