



TEXAS KIDS FIRST

Student/Athletic Insurance Guide



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General Information about your Student/Athletic Accident Insurance

Your school district has purchased a “Blanket” insurance policy for Student / Athletic Accidents. This policy covers all school-sponsored and supervised University Interscholastic League activities. These include (but are not limited to) Interscholastic football, basketball, soccer, baseball, cheerleading, vocational classes, ROTC, etc. For a complete list of UIL activities, please visit: <http://www.uil.utexas.edu/policy/constitution/index.html> (Section 380).

Your blanket plan is serviced by **Texas Kids First**. You can call if you have any questions regarding your policy coverage. We can also direct you to your local agent, if you don't have his/her number. We will be glad to help you with all of your student insurance needs.

Texas Kids First
2524 Lillian Miller Pkwy. # 115
Denton, TX 76210
Toll-Free: 1-800-388-5620; Fax: 940-566-0985
www.texaskidsfirst.com
E-mail: sowens@legendtx.com



Your policy is administered by **Universal Fidelity Life Insurance Company**. It is underwritten by **Unified Life Insurance Company** or **Fidelity Security Life Insurance Company**. Call the number below for any claims questions, claims status, or for a claim form. They will be glad to help you.

Universal Fidelity Life Insurance Co.
13931 Quail Pionte Dr.
Oklahoma City, OK 73134

Unified Life Insurance Co.
P.O. Box 304
Duncan, OK 73534-0304

Fidelity Security Insurance Co.
3130 Broadway
Kansas City, MO 64111

For Claims inquiries, please call Toll-Free: 1-800-366-8354

The blanket plan is secondary to all insurance (except C.H.I.P., Medicaid, Military, or other government insurance). If parents have other insurance, theirs will be primary. If they do not have insurance, our blanket policy becomes primary.

We have a network of providers that we encourage you to send your students (especially if they do not have any other insurance). The **Texas Kids First Provider Network** is a network of providers who accept what our policies pay as Full Assignment, which means they will not balance-bill your parents. See Page 8 for more information or go to www.texaskidsfirst.com and click on “**Provider Network**.” Click on “**Provider Directory**” for a list of providers.

In addition, we have the statewide **Texas True Choice Network** that provides deep PPO Discounts. Go to www.TexasTrueChoice.com for more information.

We also offer Voluntary Accident Plans that parents can purchase to help offset deductibles or co-pays. These are also limited benefit plans. For more information, call 800-366-8354 or go to www.texaskidsfirst.com for a brochure.

Student Insurance Tips

Please study and review the facts below. This will greatly help you deal with student/athletic injuries and with filing claims.

1. All Blanket Insurance Is For **Accidents** and **Injuries** only. Things such as conditions, infections, syndromes, and ILLNESSES are not accidents or injuries, and are not covered. We cover basically, sports and activities-related accidents.
2. A **time, place, and detailed description** of the accident took place is a **MUST**.
(**Example:** At 3:45pm on the practice field, the student dislocated his left shoulder while attempting to tackle a runner during high school football practice. He fell and landed on his shoulder, and dislocated it.)
Please **DO NOT** write down that the student “**Felt Pain or Discomfort.**” There has to be an exact point of contact or injury.
3. All policies require that **medical attention must be sought within 90 days of the injury**. **NEVER** Neglect this. Take them to the doctor if they are not getting better before this catches you.
4. All Claim forms **MUST be submitted within 90 days** of the injury. **DO NOT** wait to receive EOBs from other insurance or for any other paperwork to turn this in.
5. **Always** file on Student Insurance and on personal insurance at the same time. As soon as a student’s primary insurance pays, send the Student Insurance claims payer a copy of the primary insurance’s **EOBs** – Explanation of Benefits. This is a report that tells what the insurance has paid. This will let the Student Insurance claims payer know what they owe.
6. **Always** send itemized bills for specific charges. This should come as **Form HCFA 1500** from Doctor’s offices and clinics, and **Form UB92** from Hospitals. The School’s Blanket Insurance cannot pay without these forms. These forms have the specific codes that Insurance companies use to determine the specific charges.
7. **Always keep a copy** of all claims forms, EOBs, bills, etc. before you send them to the claims payer. It is also helpful to keep a record of when you sent everything in.
8. All policies have limitations of benefits, even U&C (Usual & Customary) plans. **NEVER** tell a player or a parent that the school’s insurance will pay for everything. They **seldom** do. All plans are limited-benefit plans. **NO EXCEPTIONS.**
9. Old injuries are a problem when they are left untreated or ignored. Pre-existing conditions are not covered. If the doctor treats and releases an athlete to go back to practice and/or play, then he hurts the same area again, that is considered a new claim and a new

injury. Make sure the student is released by the doctor before he/she returns to practice/play. If he/she is not released and gets injured again, that 2nd injury will NOT be covered.

10. Learn to communicate regularly with your agent and to the claims company. Make a student insurance file and **keep copies** of everything, (all claim forms, letters, and contact people with up-to-date phone and fax numbers).
11. Fast action is also important when a problem arises. Learn to get help when something goes wrong. The lesson is to not let a problem go on too long. Call the agent, get him involved fast and, send the bills as they come in. **Copy it all!** File it!
12. When dealing with upset parents just be calm and give them the telephone numbers of the agent and the claims company. We can handle those calls and you can go back to coaching, teaching or training.
13. It is recommended that you use a pre-seasonal letter to all parents explaining the school's insurance coverage. (Draft memos can be found at the end of this Insurance Guide.) Many students are uninsured, not necessarily by choice, and are not aware that they may owe a balance after the schools plan pays, because of limitations and maximums in the policy. It is **imperative** that parents know this.
14. Let all students—but most importantly, the uninsured students/players - take home a Voluntary Insurance packet. You need to know and identify the number of uninsured students/athletes each season. Keep a list of them in a private file.
15. We put on a student insurance seminar for athletic directors, trainers, secretaries and coaches every year. Attend them and learn all you can.
16. Again, please follow these guidelines to ensure smoother processes in dealing with student/athletic injuries. This will greatly decrease the number of problems you'll encounter.
17. E-mail and faxes are the quickest way to transfer documents. Please use them whenever possible.

If you need any help, please feel free to contact us:

Texas Kids First

Contact: Sandy N. Owens or Jerry Hutchins

Toll-Free: 1-800-388-5620

Fax: (940) 566-0985

E-mail: sowens@legendtx.com



Frequently Asked Questions

Blanket Coverage:

Is the District required to carry insurance on students for accidental injuries or while participating in UIL activities?

School Districts are NOT required to carry insurance on students.

What does the Blanket Insurance cover?

Your blanket insurance covers all University Interscholastic League (UIL) Athletics and Activities, including, but not limited to interscholastic football, basketball, baseball cheerleading, drill team, soccer vocational classes, band, orchestra, choir, one-act plays, etc.

For a list of all covered UIL activities, please visit the following site: <http://www.uil.utexas.edu/policy/constitution/index.html> (Section 380)

What grades are covered under the blanket plan?

The Blanket plan covers grades 7-12.

Is the UIL insurance primary or secondary coverage?

The UIL insurance is secondary unless there is no other coverage. Then it becomes primary. (It is, however primary to CHIP, Military, Medicaid, and other government insurance.)

What is the deductible for the blanket insurance?

Most districts do not have deductibles. Some districts have deductibles that range from \$100 to \$500. Please check with us if you are not sure.

When does the blanket coverage become effective?

Coverage is effective on August 1st of each year until July 31st of the following year.

How soon must medical treatment occur after an accident for coverage to be effective?

Medical treatment must be sought within 90 days from the date of injury.

How long after an accident can medical treatment still be covered?

Medical treatment will be covered up to 52 weeks after the initial date of injury.

Who is responsible for filing the student insurance claims?

The parents or legal guardians of the injured student are responsible for filing all claims. We do recommend that coaches or trainers keep copies, however. Coaches and Trainers are NOT responsible, but often take on this responsibility to help parents. Call us anytime you need help. We are happy to help you!

How long do parents have to file a claim?

Parents have 90 days from the date of injury to file a claim.

Are there any exclusions in the blanket coverage?

Yes, like most policies, there are exclusions to the blanket coverage. Please read the Exclusions and Definition clauses of the policy.

What do we do if parents DO have insurance?

If parents have insurance, their insurance is primary. However, they should file a claim with their insurance and the student insurance **at the same time**. When they receive itemized bills and EOBs (Explanation of Benefits), they need to send those into the student insurance.

What do we do if parents DO NOT have insurance?

Parents still need to file a claim with our insurance. Our insurance will become Primary if they don't have any insurance.

If parents do not have other insurance, we recommend that they use a doctor/provider on our Texas Kids First Provider Network. This is a network of providers who accept what our insurance pays as Full-Assignment. This means, they will not balance-bill the parents. See Page 8 for more information.

Voluntary Coverage:

What does the Voluntary Insurance Cover?

All of the Voluntary Insurance Plans cover accidents only. Accidents covered depend on the type of plan purchased. (Ex: At School Accident plans only cover accidents that occur during school hours.)

What is the deductible for the Voluntary insurance?

The Voluntary accident insurance has no deductible.

Is there a cut off period for enrollment?

No, parents can purchase these plans anytime during the school year. Coverage is renewable annually.

Texas Kids First Provider Network

The Texas Kids First Provider Network is comprised of dedicated physicians, hospital administrators, healthcare professionals, trainers, coaches and insurance personnel that serve the needs of student athletes in the state of Texas.

Providers within the network have agreed to diagnose and treat injured athletes referred from over 700 school districts, private schools and colleges all across Texas. Through a relationship with each insured school, a directory is maintained so that when an injury occurs, athletes can be referred to physicians and other providers in the network.

The main goal of the network is to assure that students get the best medical care possible, and that the parents have little, or no, out-of-pocket medical expenses. Since its conception in 1994, the Texas Kids First Provider Network has grown to be one of the largest of its kind in the United States and has created a win-win situation for healthcare providers and schools in the state of Texas. Major advantages of the network include:

- Comfort and assurance to parents of athletes.
- Parent's peace of mind on claims.
- Faster recovery time for injured students.
- Continuity of insurance information.

For more information, please see our website or contact us at the number below:



Texas Kids First Provider Network

Toll-Free 1-800-366-8354

www.texaskidsfirst.com

The Texas Kids First Provider Network is a Reference Network established to assist injured students find providers that will take the school district's athletic and accident insurance on Full Assignment. Please check with each provider to confirm that the provider is currently contracted. Hospitals and service facilities do change ownership and it could take several weeks to make the necessary changes on this web page.

MEMO



DATE: August 1, 2010
FROM: Gunter Independent School District
TO: Parents / Guardians
SUBJECT: Blanket Student Athletic Insurance

The District has a BLANKET insurance policy for those students taking part in our various UIL athletics and activities programs. This policy is designed to help offset deductibles and co-insurance. It is NOT STRUCTURED to pay all medical costs.

However, special arrangements have been made with some medical facilities to take full assignment on your insurance and that which the district provides. For a list of these facilities, you may go to the Texas Kids First website and search through the "Provider Directory." www.texasakidsfirst.com

You may also go to www.texastruechoice.com for the deep discount PPO Network.

There are also VOLUNTARY policies that you can take out in addition that will also be included for those who do not have any traditional coverage on their children.

If you have any questions, please call Texas Kids First toll-free at 800-366-8354, or visit our website: www.texasakidsfirst.com.

(Sign and turn into school.)

I have read and I understand that the school has purchased a blanket accident insurance policy that covers athletics & UIL activities. I understand that this policy does not cover 100% of the bills. The balance (if any) is my responsibility.

Student Name

Parent Name

Parent Signature

Date

MEMO



DATE: August 1, 2010

FROM: Gunter Independent School District

TO: Parents / Guardians

RE: Voluntary Student Accident Insurance

Texas Kids First is offering Voluntary Accident Insurance through the School District. The plans are designed to help offset deductibles and co-insurance. They are affordable limited-benefit plans. There are different options for you to choose from:

- The **At School Accident** Plan covers accidents occurring at school, during school hours. (Excludes High School Varsity Football)
- The **24-Hour Accident** Plan covers accidents anywhere, around the clock. (Excludes High School Varsity Football)
- The **Football** Plan covers only High School Varsity Football accidents that occur during practice or during a game.

Please pick up a brochure from the school for more information regarding these plans. You may also view or purchase the plans online at www.texasakidsfirst.com.

We can also mail you a brochure. Call us toll-free at 1-800-366-8354 for more information.

(Sign and turn into school.)

I have read and I understand that the school is offering Voluntary Student Accident Insurance. If I choose to purchase the insurance, I will be responsible for obtaining a brochure/application from the school or from the information above.

Student Name

Parent Name

Parent Signature

Date