



## K-12 Student Accident Insurance Frequently Asked Questions

V.2019-0801

**Question:** Student numbers are not finalized before the school year starts. Are we not supposed to send this in until after school starts? We will not have the final number of students until then. Normally we would select the plan we want now and give a deposit and then after school started, we would give them numbers and pay the remainder of the premium.

**Answer:** We will allow up to 30 days after the school year begins to submit enrollment forms, allowing you to submit an application with the final count of students. You will be able to have a retroactive date to the first day of school as long as applications are submitted no later than 30 days from the start of classes. Premium can be paid when submitting the enrollment forms, or the carrier can invoice the school or conference.

**Question:** Does this policy provide annual coverage including the summer break, or is this policy in effect only during the school year, excluding summer break?

**Answer:** If there is a school-sponsored event during summer break, the policy provides coverage. However, only students enrolled during the school year will have the continued coverage. Those not enrolled during the school year will need to be added to the policy.

**Question:** Are there any age ranges for preschoolers?

**Answer:** Typically, preschool begins at age 3. However, in consideration for K-12 Schools with a daycare, the Policy and Plan of Insurance will be updated to include daycare.

**Question:** Will I as the Conference Administrator also be given login credentials to view the claims for all the schools for the conference?

**Answer:** Conference administrator access to the portal may be arranged upon request.

**Question:** Is there be a dedicated person to handle claims questions at Relation? Or will multiple customer service representatives handle our questions?

**Answer:** Karl Hagan of Relation is the Claims Examiner assigned to this account. If he is unavailable, inquiries will be handles by his supervisor or other personnel assigned to assist.

**Question:** In the past, the numbers we started with at the beginning of the school year was considered "the final/official count." Any new students throughout the year were automatically



enrolled. Will this be the same or do we need to adjust numbers anytime a new student enrolls, or an existing student drops out?

**Answer:** There will be no audit of your beginning and ending numbers with the exception of adding a summer program. If the school adds a summer event which includes non-student participants, the school should report that information to Relation.

**Question:** Will each enrolled school will be given a Claims Kit?

**Answer:** If you are a conference or district, the numbers you report when completing the enrollment form will be for the entire group. You will then email the completed enrollment to Relation Insurance. Your email should include the names of the schools within your conference/district on a separate sheet of paper with the administrator's name, title, email address and telephone listed beside their respective schools. Once coverage is bound with the carrier, a confirmation letter will be sent to the conference/district administrator along with the invoice and Plan of Insurance. A separate email copying the conference/district administrator will go to each school administrator with their login credentials for the portal and a copy of the Plan of Insurance. The claim form and ID card will be in the portal to which you will have access.

**Question:** Are homeschool students covered?

**Answer:** To be covered when participating in school-sponsored activities, homeschool students should be enrolled in your school under the Home School program option. You should report and pay premium for the homeschool student when reporting your enrollment to the insurance company.

## New as of 8/1/19

**Question:** Could you help me understand the difference in coverage with the Excess vs the Primary.

**Answer:** \$500 Primary Excess means if a student sustains an injury and the school files the claim with us, the policy will be primary for that individual for the first \$500 of expenses. After \$500 of Expenses the same policy becomes an excess policy. Excess meaning, we will pay for additional expenses only when they exceed the amounts payable by any Other Insurance Plan.

**Question:** Is the minimum premium per school?

**Answer:** The minimum is a policy minimum and not a per school minimum.

**Question:** Can this insurance be used outside of the US?



**Answer:** This policy is not available for purchase outside of the US; however, the policy will respond to claims that may take place outside of the US. If a student is outside the US (for example on a school mission, or music trip), they will have to pay for the treatment and then when they return to the US, they can file a claim for reimbursement. However, ARM would recommend that as you travel outside the US you get the GC Short Term Travel Policy.

**Question:** Is Gymnastics covered under this policy?

**Answer:** Yes.

**Question:** What sports are not covered under the policy?

**Answer:** Football is not a covered sport under our coverage.

**Question:** Why should I buy the Basic and the Catastrophic coverages and not one or the other?

**Answer:** The basic medical goes hand in hand with the catastrophic. The basic medical pays up to \$25,000 and if expenses exceed the \$25,000 then it can be filed to the catastrophic plan for payment. If you just had basic medical and the expenses exceeded \$25,000 then after the \$25,000 was paid by our insurance, the remainder is the responsibility of the parents. Keep in mind if parents cannot afford to pay the additional expenses, they may look to the school to assist.