Student Accident Insurance - A.W.G. Dewar, Inc.
Questions & Answers about Plan II

Provided by St. Andrew's School

Q: Can I use this insurance as primary coverage for my child?
A: No. This insurance is a supplemental plan, which means it provides additional coverage that your primary health insurance plan may not cover for any accidents or injuries. (It does not cover illnesses.)

Q: What does the insurance cover?
A: The insurance covers any accidental bodily injury that is sustained during a sports practice or game; rough housing on campus; and off campus injuries, which include those sustained during school, breaks.

Q: Is there a limit as to how many injuries are covered?
A: There is no limit on the number of accidents covered during the period (school year) from August 31, 2016 to June 3, 2017.

Q: Is it a maximum of $2,500 coverage for the school year?
A: No. It is a maximum of $2,500 coverage for <u>each</u> injury sustained. For each claim that is submitted, the insurance will pay up to $2,500 each time.

Q: Is there a limit as to how many injuries are covered?
A: There is no limit on the number of accidents covered during the benefit period (school year) from August 31, 2016 to June 3, 2017.

Q: Will this insurance cover my child for illnesses?
A: No, it does <u>not</u> cover illnesses. This insurance only covers injuries.

Q: What kinds of expenses are covered under this insurance?
A: It pays 100% of eligible expenses incurred for services actually performed for medical care or treatment by a doctor, hospital confinement, or for the professional services of a registered nurse, for each incident resulting in injury during the 24 month period immediately following the date of injury up to a maximum payment of $2,500. Please note there are exclusions to the coverage, which are listed in the A.W.G. Dewar, Inc. brochure.

Q: How does the insurance work when my child is injured?
A: If the student is injured while school is in session, the Health Center will submit a claim to A.W.G. Dewar, Inc. If the student is injured when school is not in session (i.e. during school breaks), parents/guardians need to notify the Health Center.

Q: What happens after a claim is submitted?
A: Any medical bills that the Health Center receives that pertain to a students' injury will be submitted directly to A.W.G. Dewar. The insurance company will pay the medical provider directly for all eligible expenses. Parents/guardians will receive a copy of the claim along with a letter from the Health Center advising you on what you will need to do to get reimbursed for any additional medical expenses incurred for the injury. Please note that reimbursement of expenses including deductibles and co-insurances are reviewed and determined by A.W.G. Dewar, Inc.

Q: What is the cost of this insurance plan and how do I enroll my child?
A: The cost is $120 USD. The enrollment form is on Page HCF-2 of the Health Forms.