

The
KidGuard
Group Protector Plan



**A Simple, Cost Effective Way to Protect
Your School's Student Athletes**

Offered by:

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WHAT IS THE **KIDGUARD** GROUP PROTECTOR PLAN?

The *KidGuard Group Protector Plan* is a simple, cost effective way to be certain that all student athletes and other MSHSAA activity participants are covered with basic insurance in the event of an injury occurring during all MSHSAA sanctioned games and practice sessions. The Plan provides primary coverage for all students that have no other insurance. The Plan also helps families that have primary insurance pay their out-of-pocket deductibles and co-pays. Schools pay a onetime flat rate per school that covers all sports participants throughout the school year.

WHY IS IT NEEDED?

- MSHSAA By-Law 3.8.2 states “*A student shall not be permitted to practice or compete for a school until it has verification that he or she has basic athletic insurance coverage.*”
- Although we would like to believe that all families have adequate health insurance, unfortunately, many families simply can't afford primary health insurance. According to the most recent U.S. Census, one in six families lack adequate health insurance. Some families are uninsurable, unemployed, temporarily laid-off, retired or work in a part-time job or for a small company that does not offer health insurance benefits or dependent coverage.
- Most schools agree that it is virtually impossible for a school coach or the athletic department to verify the insurance status of every athlete and be certain that every student athlete has basic insurance coverage. A student's insurance status can change at any time without notification to the school coach or athletic department.
- Some schools attempt to collect 'insurance waivers' thinking 'waivers' will relieve them from legal liability. However, your school's legal advisor will confirm that parents cannot sign away their children's right to sue the school or coaches in the event of a school activity injury.
- Schools purchase liability insurance that may pay for legal fees in the event of a law suit. However, law suits are expensive to defend, time consuming and frustrating for all parties concerned. Parents won't necessarily get help paying past due medical bills that can pile up due to sports injuries.

How Does the *KidGuard* Group Protector Plan Benefit Schools, Kids and Parents?

1. The *KidGuard* Group Protector Plan automatically covers all MSHSAA activity participants with basic insurance protection during school scheduled practices and games. Therefore, schools that implement the *KidGuard* Plan are in full compliance with MSHSAA By-Law 3.8.2.
2. School coaches or athletic departments do not have to worry about keeping track of each student's insurance status or attempt to collect 'insurance waivers' from athletes. All MSHSAA participants are entitled to basic coverage provided by the *KidGuard* Group Protector Plan in the event of a covered accident.
3. Parents that are unable to afford or obtain basic insurance for their family will be able to allow their kids to participate in school sports because the *KidGuard* Plan will provide all tryouts and team members with basic insurance protection.
4. Confrontational issues with parents can be avoided because the *KidGuard* Plan provides primary coverage for families without insurance and the plan will also help families that have primary coverage by paying their out-of-pocket deductibles and co-pays.
5. Parents that receive help with reimbursement of their child's medical bills from the *KidGuard* Plan are less likely to pursue legal action against the school district. The cost of the *KidGuard* Plan will, in most cases, be less than the cost of legal bills to defend a law suit.
6. Parents, coaches, athletic directors, school administrators and school board members will have 'peace of mind' knowing that all athletes will have access to basic accident insurance protection if injured while representing the school during an athletic or other MSHSAA sanctioned activity.

WHO IS COVERED

by the ***KIDGUARD*** GROUP PROTECTOR PLAN?



The ***KidGuard*** Group Protector Plan covers all students while they are participating in MSHSAA sanctioned sports and activities.

All MSHSAA sanctioned activity participants will be protected while they are:

- Participating in interscholastic sports practices and competitions, (including tackle football), that are school scheduled and **MSHSAA** sanctioned while under the direct supervision of a designated school coach.
- Practicing for and competing in **MSHSAA** sanctioned Sideline Cheerleading, Spirit Team, Marching Band, Choral, Drama, Speech and Debate Team activities.
- Traveling as a school team under the direct supervision of a designated school official directly to and from school and a competition site in a school owned or leased commercial bus or van operated by a school appointed adult, licensed driver. (Individual travel or travel in privately owned vehicles is not covered by the Plan).

KIDGUARD GROUP PROTECTOR

CHOICE OF BENEFIT LEVELS

Pays up to \$50,000 per Injury / NO Deductible

	Basic Benefits (Plan A)
Deductible	None
Accidental Death	\$ 1,000
In-Hospital Expenses (Aggregate all charges)	\$500/day
Outpatient 'Same Day Surgery' Facility Charge	\$ 1,000
Emergency Room Fee	\$ 250
Doctor Visits (Non-Surgical)	\$ 40 initial visit; follow-up @ \$25
Surgery Fees	Up to \$ 2,000 @ 75% of UCR*
X-Ray / Radiology (Including reading fees)	Up to \$ 100
MRI / CAT or Bone Scans Benefits	\$ 250
Anesthesia Service	Up to \$ 500
Prescribed Drugs and Orthopedic Appliances	\$100
Physical Therapy	5 visits @ \$ 25
Ambulance	\$ 250
Dental Injury	\$ 250/injured tooth

KIDGUARD GROUP PROTECTOR

LIMITATIONS AND EXCLUSIONS

In order to keep the cost of the KidGuard Plan at an affordable level, treatment expenses for the following conditions are not covered: illness or disease process; aggravation of or reoccurrence of pre-existing conditions; psychiatric or mental disorders; orthodontic services; conditions not due solely to accidental bodily injury. To be considered an eligible claim, a licensed physician must initially treat an injury within thirty (30) days from the date of the school related accident. Benefits for covered medical expenses continue for up to one year from the original date of the covered accident.

NON-DUPLICATION OF BENEFITS PROVISION

The **KidGuard** Group Protector Plan benefits both uninsured families and families with other sources of coverage. **KidGuard** provides a supplement to help pay deductibles, co-pays or dental benefits that other family insurance plans may not cover. Parents with other primary insurance must first file a claim with their primary carrier. The KidGuard Group Protector Plan will then consider payment of unpaid, eligible medical bills in accordance with the selected level of **KidGuard** policy benefits. If there is no other primary coverage, this plan will pay on a "primary" basis up to the limits of the selected policy.

THE UNDERWRITING COMPANY

The underwriting insurance company is the Reliance Standard Life Insurance Company, rated "A" Excellent by A. M. Best's Report. Current assets exceed \$1.9 Billion. The company insures more than 1,000 public and private schools.

THE KIDGUARD PLAN ADMINISTRATOR

Lawrence E. Smith & Associates, Inc. is both a licensed TPA and insurance agency that exclusively services student insurance programs for over 500 schools in 10 states. The firm was established in 1973 and continues to be a leader in the student insurance marketplace. All claims for the **KidGuard** Plans are processed promptly and efficiently in the St. Louis Missouri claims office. Valid claims are paid within seven working days after receipt of valid and completed claim information.

~This information is provided as a summary description of the KidGuard policy terms, conditions and benefits. All policy terms conditions and benefits are subject to compliance with State Insurance Department laws and acceptance by the school district.~

KIDGUARD Group Protector Plan Questions and Answers

Question: Since many families in our district already have primary insurance, why should we pay to 'double' insure those kids? Can we buy coverage just for kids that do not have primary insurance?

Answer: It is impossible for schools to know precisely at all times which kids will be covered by family insurance. A family's insurance status can change suddenly with a change of jobs, retirement or being laid-off. The **KidGuard** group rates are discounted based on the fact that there will be a percentage of families that have primary insurance. So, the school is not paying to 'double' insure families with primary coverage. However, families with primary coverage can use the **KidGuard** Plan as supplemental coverage to help pay out-of-pocket deductibles and co-pays. Families that unexpectedly lose their health insurance will be automatically covered by the **KidGuard** Plan if their son or daughter is injured during an MSHSAA activity.

Question: Does the **KidGuard** Group Protector Plan include coverage for tackle football participants?

Answer: YES: Tackle football participants are covered during the MSHSAA designated football season practices and games. Schools that do not compete in tackle football receive a 30% rate discount. Optional coverage for summer football and other sports camps can be added to the policy, if desired.

Question: If the school elects to purchase the **KidGuard** Group Protector Plan, can we offer student insurance to all of our students to cover them during school classes and other school related activities?

Answer: YES: We will provide a link to our website that will enable parents to view details of the **KidGuard** Group Protector plan purchased by the school. Parents will also be able to enroll their child on-line in optional protection that protects them during school classes and non-sports activities for \$15.00 during the school year. Or, they can elect to purchase the 24/7 coverage plan option that would cover kids during school activities and classes, at home, on vacations and during the summer months for \$40.00.

Question: How will we be able to inform parents regarding the availability of the **KidGuard** Plan coverage?

Answer: We will provide a one page summary of the program that outlines the policy benefits, terms and exclusions. The summary will include information regarding HOW TO FILE A CLAIM and our toll free phone number to call if they have questions regarding claims or coverage issues. This information will also be available on our website which can be available as a link on the school's website.

Question: Can the school expand protection to cover kids in other school activities?

Answer: YES: Many school districts have expanded the plan benefits to cover all kids during all school classes and other school sponsored activities throughout the school year. Please contact us to discuss various options. Approximate cost per student is \$3.00 to \$6.00 to cover kids during all school classes and all other school activities.

Question: What are the claim filing procedures? Does the school have much involvement or responsibility in getting together claim information for the parents and forwarding to the insurance company for payment? Will the school have to field phone calls regarding claims?

Answer: We supply the schools with 'Notice of Injury Postcards'. When a school accident is reported to the school, the school simply writes the name of the student and a brief description of the school related accident on the postcard, including the student's address, and then mails the 'Notice of Injury Postcard' to us. Upon our receipt of the card, we write to the parents and inform them of the necessary steps in order to have their child's claim processed promptly. We include a description of coverage with the mailing and state in bold print that all claim related inquiries must be directed to us at our toll free phone number. We do everything possible to minimize the school's involvement.

Question: Do schools have to submit a name listing of student athletes in each sport to the insurance company in order for coverage to be effective?

Answer: NO: One of the major advantages of implementing the **KIDGUARD** GROUP PROTECTOR PLAN is that schools do not have to worry sending a list of participants or require kids in sports sign 'insurance waivers'. All MSHSAA activity participants are automatically entitled to basic coverage.

Question: If a parent has no other primary insurance, will the **KIDGUARD** PLAN pay for 100% of all medical expenses incurred due to the student's injury?

Answer: NO: Doctors, hospitals and other medical service providers are free to determine how much they charge for treatment and services. Fees charged can vary considerably. The **KIDGUARD** PLAN pays benefits based on the policy schedule of benefits selected by the school district. The benefits paid by the policy may not pay 100% for all medical expenses. In some cases, doctors and hospitals 'write-off' balances not paid by **KIDGUARD** and parents will not be balance billed. The policy benefits paid by the **KIDGUARD** PLAN are available for parents and medical service providers to view on-line.

Question: Is there a list of preferred doctors or hospitals that injured kids have to get treatment from in order to get **KIDGUARD** benefits? If a student needs surgery, do they have to call to get a pre-authorization from **KIDGUARD** to be eligible for **KIDGUARD** benefits?

Answer: Injured students can receive treatment from any licensed doctor or hospital of their choosing. **KIDGUARD** does not require pre-authorization notice prior to surgery to be eligible for **KIDGUARD** benefits.

Question: Does the **KIDGUARD** policy cover off-season conditioning during the regular school term and summer months?

Answer: NO: However, you can elect to extend coverage for off-season conditioning and summer sports camps, including summer football practices, for an addition cost. Please contact us at 800-325-1350 or email us lucyw@lesmith.net or larrys@lesmith.net to discuss additional coverage options.

Question: When is the payment of **KIDGUARD** group premium due? Do we have to pay for the coverage before our August pre-season practices begin?

Answer: Coverage will be effective for your student athletes during August MSHSAA sanctioned pre-season tryouts, practices and during the various sports season dates as defined by MSHSAA during the school term. The payment for the group premium is due prior to October 1st.

Question: Where is the claims office and who do we contact if we have questions?

Answer: All claims are promptly processed and paid in our St. Louis Missouri office. One call to 800-325-1350 will provide you with answers to all questions regarding coverage, claims or any other matter related to the *KIDGUARD* Plan.

**THANK YOU FOR CONSIDERING THE
KIDGUARD GROUP PROTECTOR PLAN**

**If you would like a list of school references that currently implement the
KIDGUARD PLAN, or if you have any additional questions,
please contact us at your convenience:**

Lawrence E. Smith & Associates, Inc.

***KIDGUARD* PLAN NATIONAL ADMINISTRATOR**

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