

**North Carolina
American Advantage Marketing Group, Inc.
NCHSAA Endorsed Insurance Plans
2009 Schedule of Benefits
Low Option**

The Policy provides benefits for loss due to a covered Injury up to the Maximum Benefit of \$25,000 for each Injury. Provided that the treatment begins within 60 days from the date of the Injury, benefits will be paid for Covered Medical Expenses incurred within 52 weeks from the date of Injury up to the maximum benefit per service as scheduled below:

Maximum Benefit: \$25,000 (For Each Injury)

INPATIENT

Room & Board:	Semi-private room rate/\$150 per day
Hospital Miscellaneous:	\$600 per day
Registered Nurse:	75 % of Usual & Customary Charges
Physician's Visits:	\$40 first day/\$25 each subsequent day

(Benefits are limited to one visit per day and do not apply when related to surgery)

OUTPATIENT

Day Surgery Miscellaneous:	\$1,000 maximum
<i>(Usual & Customary Charges for Day Surgery Miscellaneous are based on the Outpatient Surgical Facility Charge Index)</i>	

Physician's Visits:	\$40 first day/\$25 each subsequent day
<i>(Benefits are limited to one visit per day and do not apply when related to surgery or physiotherapy)</i>	

Physiotherapy:	\$30 first day/\$20 each subsequent day/5 days maximum
<i>(Benefits are limited to one visit per day)</i>	

Emergency Room:	\$150 maximum
<i>(Use of room and supplies; treatment must be rendered within 72 hours from time of Injury)</i>	

X-Rays:	\$200 maximum
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Cat Scan/MRI:	\$300 maximum
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Laboratory:	\$50 maximum
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Injections:	No Benefits
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Prescription Drugs:	\$75 maximum
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Orthopedic Braces & Appliances:	\$75 maximum
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INPATIENT AND/OR OUTPATIENT

Surgeon's Fees:	\$1,000 maximum
<i>(Specified Surgery based on data provided by Ingenix, Inc.) (No more than one procedure through the same incision will be paid)</i>	

Anesthetist/Assistant Surgeon:	20% of surgery allowance
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Ambulance:	\$300 maximum
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Consultant:	\$200 maximum
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Dental:	\$200 per tooth
<i>(Benefits are paid on Injury to Sound, Natural Teeth Only)</i>	

Replacement of Eyeglasses, Contact Lenses and Hearing Aids:	\$200 maximum
<i>(When broken as a result of a covered Injury)</i>	

Usual and Customary Charges are based on data provided by Ingenix, Inc. using the 75th percentile.

This is a brief illustration of coverage offered through the K12 Student Athletic and Accident Insurance. The Master Policy issued will be the contract and will govern and control the payment of benefits. The Policy is a non-renewable one year term policy.

The policy contains an Excess Provision for mandatory coverage. No benefits are payable for expense incurred that is paid or payable by other valid and collectible insurance.

Underwritten by:
United HealthCare Insurance Company

