

CLAIMS ADMINISTRATION

Our most valuable asset is our employees. The majority of our employees are involved with claims administration. Claims administration is what our service is all about. We have a dedicated staff of professionals with many years of experience.

Each school is assigned to a specific claims processor. This allows the processor to become familiar with the school and those persons involved with the plan.

All claims are processed by a customized computer program designed specifically for our needs. Communication with the insured, the provider and the school contact is facilitated by immediate access to information. The system allows us to provide various reports for each policy. The master policy, claims status information and claim form will be made available to you at our website through a special access code.

CLAIMS HANDLING PROCEDURE

Security Life Insurance Company of America

1. Parents should notify the school and obtain a claim form immediately. The school will fill out Part A if it is a school injury.
2. Parents complete Part B. **Answer all questions.**
3. Parents should submit copies of their **itemized bills** to their own family insurance first, even if they have a large deductible. They will be sent a report called an Explanation of Benefits (EOB). This Plan is supplemental to all other valid coverage. Parents must file a claim with their other coverage first! This Plan **does not** cover penalties imposed for failure to use providers preferred or designated by the parent's primary coverage.
4. Send our claim form, copies of itemized bills and the EOB to: STUDENT ASSURANCE SERVICES, INC., PO BOX 196, STILLWATER, MN 55082
5. No claim can be completed until all of the above documents have been provided.
6. The claims staff is available 8:00 a.m. to 4:30 p.m. Central Time, Monday through Friday at 1-800-328-2739.

Note: Student must have been treated by a Licensed Physician within 60 days of the date of the injury. Proof of claim should be submitted within 90 days from the date of accident, or a reasonable time thereafter, not to exceed one year. The plan will pay eligible expenses that are incurred within one year from the date of injury for the basic plan and ten years for the catastrophic plan.