

Student/Athletic Accident Program

The Maksin Group
Plan Administrator
The Maksin Group
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APEI
418 Harris, Ste 301
Juneau, AK 99801

An AIG Company

Eligibility: Any day student who attends Kindergarten, Elementary, Junior or Senior High school is eligible.

Coverage is on a compulsory basis

Accident Medical Expense: When a covered injury to an Insured results in treatment by a legally qualified physician beginning within 90 days after the date of the accident, the Company will pay benefits as shown in the Schedule of Benefits. Only Covered Accident Medical Services expenses incurred by the Insured within the benefit period selected from the date of the accident are covered.

Benefits for any one accident shall not exceed, in the aggregate, the Accident Medical Benefit Maximum.

Primary: Benefits are payable up to the policy maximum for Covered Accident Medical Services expenses from the first dollar, with no deductible after coinsurance.

COVERAGE:

School Time Accident Coverage for All Students- Insurance coverage for covered Injuries during the hours and days when school is in session and while attending or participating in school supervised and sponsored activities on or off School Premises. Also covered is travel during such activities in transportation furnished or arranged by the school.

Includes participation in Interscholastic Sports, EXCLUDING FOOTBALL-

Includes Summer Recreation Activities - Travel to and from school.

Insurance Plan Maximums

Primary Up to \$25,000

Catastroph Up to \$1,000,000

Hospital Services

Daily Room and Board	100% U & R
Intensive Care	100% U & R
Emergency Room	100% U & R
Ambulatory Medical Centers	100% U & R

Plan Maximum Benefits

Doctor's Services

Surgery	100% U & R
Anesthetic	100% U & R
Doctor Visits	100% U & R
Consultant and second opinions	100% U & R

X-Ray, MRI and Laboratory Services

Per x-ray including fee for interpretation	100% U & R
Laboratory services	100% U & R
MRI/CATScan	100% U & R

Additional Services

Physiotherapy	100% U & R
Registered or licensed Nurse in or out of Hospital	100% U & R
Ambulance to initial treatment facility	100% U & R
Orthopedic Appliances	100% U & R
Drugs and medications	100% U & R
Eye Glasses, Contact Lenses or Hearing Aids: Replacement or	100% U & R

Dental Services

Treatment, repair or replacement of each injured natural tooth	100% U & R
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Extended Dental Services

Replacement of caps, crowns, dentures or orthodontics appliances	100% U & R
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