

## **STUDENT ACCIDENT INSURANCE PLAN**

As a service to students and their families, Fulton County Schools partners with T.W. Lord & Associates to provide access to Student Accident Insurance coverage **for those students who do not have health insurance.** It will also provide additional coverage for those students who are covered by health insurance. The Plan provides insurance coverage for medical bills associated with an accident which occurs during certain covered school activities.

Please be aware the cost associated with the purchase of the coverage is **paid by the parent,** the plan is for the current academic year only and may be purchased at any time during the year. Please see the attached list (Exhibit A) for a summary of plans offered. In addition, we encourage you to review the plans at the websites listed below to determine if the coverages are right for your family.

English: <https://TWLORD.NET/APPLICATION-FOR-ENROLLMENT/>

Spanish: <https://TWLORD.NET/SOLICITUD-DE-INSCRIPCION/>

For information on how to purchase the policies please see Exhibit B.

For information on how to file a claim please see Exhibit C.

If you have any questions or concerns, please feel free to contact either the Fulton County Schools Risk Management office at 470-254-2174 or T.W. Lord & Associates at 770-427-2461.

**Fulton County Schools**  
**Summary of Student Accident Coverages**  
**School Year 2021-2022**

Plan	Begins	Ends	Covers	Cost		
				Basic	Preferred	Premier
24-Hour Round the Clock Insurance Plan	When the application is received	8/9/2021	Covers the student 24 hours a day, 365 days a year, any place any time.	\$85.00	\$135.00	\$225.00
24-Hour Summer Only	5/27/2021	8/9/2021	Off season training (training camps, running, weightlifting, softball, and other sports)	\$29.00	\$44.00	\$69.00
School Time	When the application is received, but not before 8/9/2021	5/26/2022	Covers accidents which occur only during school time and includes school activities	\$19.50	\$32.00	\$49.00
High School Football	1st day of official practice	When the football season ends	Covers accident during scheduled practices and games during the scheduled football season including playoff games.	\$98.50	\$168.50	\$278.00
Spring Football	When date is given by the Georgia High School Association	When the Spring football season ends	Covers accident during scheduled practices and games during the Spring football season.	\$98.50	\$168.50	\$278.00
Full Time Dental Accident Insurance Plan	When the premium is paid, but not before 8/9/2021	8/8/2023	Covers student accident occurring anytime or anywhere, including all athletics and all forms of transportation.	\$7.00	-	-

## **EXHIBIT B**

To purchase one of the student accident plans, you must complete an Application for Enrollment form.

To access the form online, click below:

English: <https://TWLORD.NET/APPLICATION-FOR-ENROLLMENT/>

Spanish: <https://TWLORD.NET/SOLICITUD-DE-INSCRIPCION/>

Or contact T.W. Lord & Associates for a copy of the enrollment form.

Mail the completed Enrollment for Application form to:

T.W. Lord & Associates  
25 Dodd Street  
Marietta, GA 30060

Once the completed Application for Enrollment form and premium payment is received by T.W. Lord & Associates, you will immediately receive a payment receipt via email which will confirm payment of the insurance plan. If additional proof of coverage is required (such as policy number), parents may email [Hazel@TWLord.com](mailto:Hazel@TWLord.com) or contact T. W. Lord & Associates at 770-427-2461 directly for proof of insurance coverage. Otherwise, the receipt is the confirmation of student accident insurance coverage.

### EXHIBIT C

If you wish to file a claim, you must obtain a copy of the claim form from the school, Risk Management or contact T.W. Lord & Associates. Follow the instructions on the claim form and fill it out completely by completing the sections below, if not you will delay the handling of the claim.

INSURANCE PLANS	SECTION 1-A	SECTION 1-B
24-Hour Round the Clock coverage	Parent/Guardian complete & sign	Parent/Guardian complete & sign
24-Hour Summer Only coverage	School Official complete & sign	Parent/Guardian complete & sign
School Time coverage	School Official complete & sign	Parent/ Guardian complete & sign
High School Football coverage	School Official complete & sign	Parent/ Guardian complete & sign
Spring Football coverage	School Official complete & sign	Parent/ Guardian complete & sign
Full Time Dental Accident coverage	Parent/Guardian complete & sign	Parent/Guardian complete & sign

#### **IMPORTANT:**

1. **The student MUST see a doctor within 90 days of the injury.**
2. If the parent has no other insurance, the parent should file a claim under the Student Accident Insurance Plan
3. Parents should request a copy of the bills, including the diagnosis and procedure codes, from the doctor and attach copy to the claim form, then mail all paperwork to T.W. Lord & Associates.
4. If the parent has other medical insurance (primary insurance), the parent should send in the claim form to T.W. Lord & Associates and then send in the Explanation of Benefits (EOB) when the primary health/medical insurance company pays the claim.

**Contact T.W. Lord & Associates for assistance with a claim at 770-427-2461**

Mail all paperwork to:

T.W. Lord & Associates  
25 Dodd Street  
Marietta, GA 30060

OR via email: [Hazel@TWLord.com](mailto:Hazel@TWLord.com) OR via fax: 770-429-0638

**BE SURE TO KEEP A COPY OF ALL PAPERWORK FOR YOUR RECORDS!**