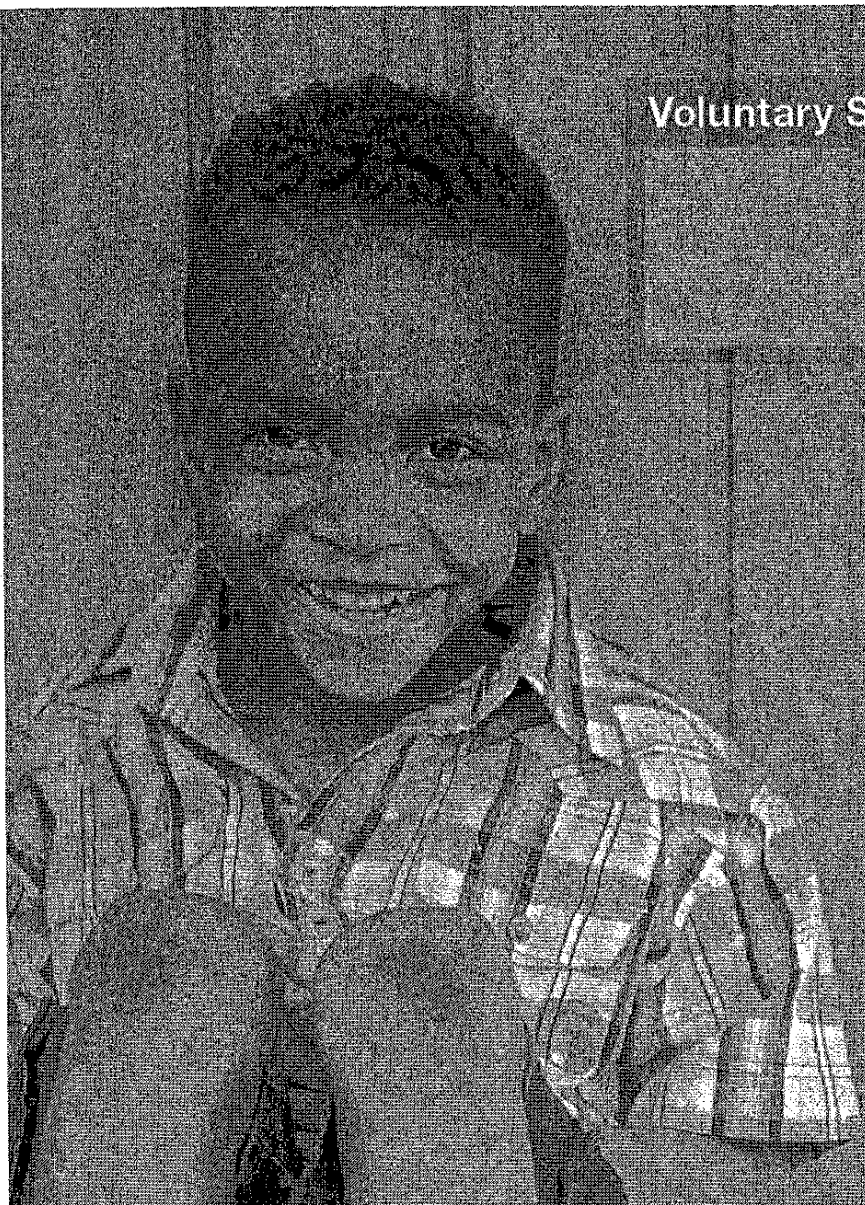


Voluntary Student Accident Insurance

2015-2016 NATIONAL



Health Special Risk, Inc.
HSR Plaza II
4100 Medical Parkway
Carrollton, TX 75007-1517

Phone: 866-409-5793, Ext. 5660
Fax: 972-512-5819
www.healthspecialrisk.com



HSR is an independent licensed insurance agency and is authorized to sell this student accident insurance on behalf of Mutual of Omaha Insurance Company.

Coverage underwritten by: Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175.

HSR
Health Special Risk, Inc.



Mutual of Omaha

MUCC0011

NATL HI-Lo

Policy Form SR2014

NATIONAL
VOLUNTARY STUDENT ACCIDENT INSURANCE
SCHEDULE OF BENEFITS

INPATIENT	LOW OPTION	HIGH OPTION
Room & Board	Semi-Private Room Rate/\$150 per day maximum	80% of Allowable Expense/Semi-Private Room Rate
Hospital Miscellaneous	Up to \$600 per day maximum	Up to \$1,200 per day maximum
Registered Nurse	75% of Allowable Expense	100% of Allowable Expense
Physician's Nonsurgical Visits	Up to \$40 first day; \$25 per day thereafter	Up to \$60 first day; \$40 per day thereafter
(Benefits are limited to one visit per day and do not apply when related to surgery)		
OUTPATIENT		
Hospital Outpatient Surgery – Facility Charge	Up to \$1,000 maximum	Up to \$1,200 per day maximum
Physician's Nonsurgical Visits	Up to \$40 first day; \$25 per day thereafter	Up to \$60 first day; \$40 per day thereafter
(Benefits are limited to one visit per day and do not apply when related to surgery or physiotherapy)		
Physiotherapy	Up to \$30 first day; \$20 per day thereafter/5 day maximum	Up to \$60 first day; \$40 per day thereafter/5 day maximum
Emergency Room	Up to \$150 maximum	Up to \$300 maximum
(Use of room and supplies; treatment must be rendered within 72 hours from time of injury)		
X-Ray Services (Includes charges for reading)	\$200 maximum	\$600 maximum
Diagnostic Imaging - Cat Scan/MRI (includes charges for reading)	\$300 maximum	\$600 maximum
Laboratory	\$50 maximum	\$300 maximum
Injections	Up to \$25/injury	Up to \$25/injury
Prescription Drugs	\$75 maximum	\$200 maximum
Orthopedic Braces and Appliances	\$75 maximum	\$140 maximum
INPATIENT AND/OR OUTPATIENT		
Surgeon's Fees	\$1,000 maximum. (No more than one procedure through the same incision will be paid)	\$1,200 maximum. (No more than one procedure through the same incision will be paid)
Anesthetist/Assistant Surgeon	20% of surgeon's allowance	25% of surgeon's allowance
Ambulance	\$300 maximum	\$800 maximum
Consultant	\$200 maximum	\$400 maximum
Treatment of Heat Exhaustion	100% of Allowable Expense	100% of Allowable Expense
Dental	Up to \$200 per tooth (Benefits are paid on sound natural teeth only)	Up to \$500 per tooth (Benefits are paid on sound natural teeth only)
Replacement of Eyeglasses, Contact Lenses and Hearing Aids	\$200 maximum (When broken as a result of a covered injury)	\$300 maximum (When broken as a result of a covered injury)

PLAN & RATE OPTIONS

(Make your selection on the enrollment form attached).

COVERAGE PLANS	LOW OPTION RATES	HIGH OPTION RATES
24-Hour	\$ 86.65	\$132.65
24-Hour Summer Only	\$ 22.45	\$ 35.30
At School	\$ 21.40	\$ 31.00
High School Football	\$147.65	\$230.05
Spring High School Football	\$ 58.85	\$ 92.00
Extended Dental	\$ 9.65	\$ 9.65

RETAIN THIS DESCRIPTION FOR YOUR RECORDS. Retain this student accident insurance flyer, and your canceled check, money order receipt or credit card receipt as your record of coverage. This flyer has been designed to illustrate the highlights of this insurance. All student accident insurance information is subject to the provisions of Policy Form SR2014 and state special versions. Exclusions and Limitations will apply. Should there be any discrepancy between the policy and this student accident information, policy provisions will prevail.

