



NORTHGATE SCHOOL DISTRICT

NORTHGATE MIDDLE/HIGH SCHOOL • 589 Union Avenue • Pittsburgh, PA 15202-2999
PHONE: (412) 732-3300 • FAX: (412) 734-8086

BRYAN J. KYLE
PRINCIPAL

JOSEPH J. PEACOCK
ASSISTANT PRINCIPAL

September 8, 2011

Dear Northgate Parent/Guardian:

Students participating in Northgate's interscholastic athletic, band and cheerleading programs are covered by an accident insurance policy purchased by the District. This policy is excess, providing coverage secondary to parents' own insurance. When an injury occurs, a claim should be filed with your insurance carrier, following HMO/PPO procedures. Out of network services will be paid at 50% of Usual & Customary costs. The school insurance is to be used when medical bills remain due to deductibles, co-insurance, limitations or the loss of personal/family insurance.

The medical benefits for ambulance, hospital room and board, emergency room, surgery, anesthesia, physician visits, X-rays and other tests, physiotherapy/orthopedic appliances, medicine and dental are all usual and customary expenses. Usual & customary means fees and prices generally charged in the locality where services are performed.

The policy is strictly an accident policy. There are no benefits for illness, disease, blisters, etc. Treatment for accidents must commence within 90 days of an injury. Claim forms, available in the nurse's office, must be filed within 90 days of an injury.

Should you have any questions, you may contact our agent, James S. Gruber, Goodwin & Gruber Agency, Inc., at 300 McKnight Park Drive, Pittsburgh, PA 15237 or by phone at (412) 366-5080.

Sincerely,

Bryan J. Kyle
Principal
Athletic Director