

HANDBOOK FOR TEACHERS



THOMAS COUNTY SCHOOLS

HANDBOOK

FOR

TEACHERS

This Handbook was compiled and
printed during August-September, 1975
by Thomas County Schools

E. R. Cone, Superintendent

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I. Thomas County Board of Education

A. Membership

1. Ronald B. Vonier, Chairman-----Pavo District
2. Hansell P. Chastain-----At Large
3. Donnie H. Gordon-----Barwick/Boston District
4. R. M. Highsmith-----Thomasville/Metcalf District
5. Maurice N. Parramore-----Coolidge/Merrillville District
6. John C. Stephenson-----Meigs District
7. J. W. Thompson-----Ochlocknee/Elabelle District

B. Meetings

The Thomas County Board of Education holds regularly scheduled business meetings on the second Tuesday of each month at 9:30 a.m. in the office of the Superintendent of Schools. The Board also conducts informational meetings on the fourth Tuesday of each month at 8:00 p.m. in the same location. Special meetings are called whenever necessary.

II. Schools

- A. North Boston Elementary-----Miss Abbie Barnes, Principal
- B. Central High School-----Mr. Wallace Childs, Principal
- C. Chappelle School-----Mr. Glenn Hobby, Principal
- D. Garrison-Pilcher Elementary-----Mr. Wayne Smith, Principal
- E. Magnolia School-----Mr. Earl Williams, Jr., Principal
- F. Pavo Elementary-----Mr. Harley Chapman, Principal

III. Personnel Information

A. Contract Provisions

A teaching contract is binding to both the Board of Education and the teacher. The contract is valid only for the stated period and implies no basis for renewal. The Board may decide without reason not to renew the contract of any teacher employed less than three years. In the case of a teacher with three or more continuous years of experience in the system, the teacher may request reasons and a hearing for non-renewal of his contract.

B. Certification

It shall be the responsibility of each teacher to have on file in the Superintendent's office a valid Georgia teaching certificate and to renew and upgrade his certificate as required by the Georgia State Department of Education. The Assistant Superintendent for Personnel is available to provide information concerning certification. However, the securing and maintaining of certification is the sole responsibility of the teacher.

C. Salary Schedule

Classroom teachers employed by the Thomas County Board of Education are paid in accordance with the current Georgia Teacher Salary Schedule and

established local salary supplements. Regular classroom teachers receive a local supplement of \$250.00, and other teachers employed under special contract provisions receive a supplement commensurate with their additional responsibilities and work hours.

D. Sick Leave

Teachers shall adhere to the following leave policy adopted by the Thomas County Board of Education. In addition, each teacher must insure that lesson plans are provided substitute teachers in the event of the regular classroom teacher's absence.

GENERAL: The following policies will apply to all employees of the Thomas County Board of Education except those paid on an hourly rate.

1. Sick Leave

Employees are granted one and one-fourth ($1\frac{1}{4}$) paid sick leave days per month of employment without any deductions from salary for days absent, with the following provisions:

- a. Employees are entitled to and must claim sick leave for absences as a result of:
 1. Illness of self, spouse, child, mother, father, brother or sister.
 2. Illness of blood or legal relative who is a member of the same household as the employee.
 3. Death of any of the aforementioned relatives or of the mother-in-law, father-in-law, brother-in-law, sister-in-law, daughter-in-law, son-in-law, grandmother, grandfather, grandson, or granddaughter of the employee. The number of days an employee may be absent due to the death of a legal relative is subject to the approval of the principal.
- b. Sick leave is granted only when the employee's reporting to work would result in genuine hardship for himself or his family.
- c. Unused sick leave may be carried over from one fiscal year to the next. Under this provision, twelve-month employees may accumulate a maximum of twenty-five (25) sick leave days, eleven-month employees a maximum of twenty-three (23) days, and ten-month employees a maximum of twenty (20) days.
- d. In accordance with State Department of Education regulations, employees will not receive pay for days they are absent and for which there is no leave provided under this policy. For example, if a teacher employed under a 190 day contract is absent and the absence is not covered by leave policy (because of the nature of the absence or because leave time has been exhausted), 1/190 of the teacher's annual salary will be deducted for each day of such absence.
 1. Under the above State Department regulations, no teacher shall pay a substitute directly or through payment to the Board of

Education for substitute work performed at any time for any reason. The Board of Education is solely responsible for paying salaries of substitute teachers.

2. Provision (I.D.1) above also applies to bus drivers employed by the Thomas County Board of Education.

- e. A doctor's statement confirming illness may be required by the principal or the superintendent.
- f. Principals are required to keep a record of all employee absences and to submit monthly, or as required, a report of such absences to the Superintendent.
- g. If an employee is absent for twenty (20) consecutive days, he will be dropped from the payroll.

2. Personal Leave

An employee may use a maximum of three (3) days of sick leave during the fiscal year for personal leave. Requests for such leave must be submitted to the principal at least ten working days in advance of the intended absence whenever practical. Both the principal and Superintendent must approve the request in order for the absence to be considered as valid personal leave.

- a. Personal leave will be granted for the following reasons only:
 1. Required court appearances.
 2. Nationally recognized religious holidays.
 3. Meeting of professional organization.
 4. Funerals not covered under Section I A 3.
 5. The graduation of a teacher's husband, wife, or child which is scheduled at such time and distance as to make it impossible for the teacher to attend without being absent during school hours.
 6. NTE taken on school day because of religious convictions.
 7. Reasons not included under any of the above categories but judged to be legitimate and approved by a Personal Leave Committee. This committee shall consist of (1). the three immediate past-presidents of the Thomas County Association of Educators (2). Superintendent of Schools (3). one school principal appointed by the Administrative Advisory Committee. This committee will consider and make decisions regarding the approval or disapproval of requests for personal leave which are not allowable under the above six categories.
- b. Personal leave cannot be carried over from one fiscal year to the next and not more than three (3) days of personal leave will be approved during any one year.
- c. When any employee is absent for personal reasons and there is no

leave provided under this policy, paragraph (I. D.) will apply.

E. Policy for Resolving Complaints, Grievances, and Controversies (cont. on page 6)

The "Organization of Authority for Resolving Complaints, Grievances, and Controversies" shall be followed in resolving such matters involving students, employees and/or policies of the Thomas County Board of Education.

Beginning at the level of origin of the complaint, no level in the "Organization of Authority" shall be excluded in working toward a resolution of such complaint. However, discretion shall be used in determining the level of authority responsible for rendering a decision or recommendation.

When a satisfactory settlement is not reached at the level of origin of the complaint or when an appeal of a decision or recommendation is warranted, the concerned parties shall seek a hearing at the next higher level of authority.

It is expected that most complaints and controversies will be resolved satisfactorily through the lower levels of authority without appeal to the Thomas County Board of Education. However, when no satisfactory settlement can be reached at any lower level of authority, or when further review or appeal of a decision or recommendation is warranted, the Board of Education shall, at its discretion, sit as a body of review and/or appeal. The Board shall not be obligated to schedule special meetings to review or consider appeals, but shall normally consider them at its regularly scheduled meetings. However, the Board Chairman shall have the right to call special meetings when, in his judgement, such meetings are necessary or advisable.

The State Board of Education and/or the courts shall be the next higher authority of appeal or review for cases not resolved satisfactorily at the level of authority of the Thomas County Board of Education.

F. Retirement Benefits

All teachers are required to participate in Social Security and Teacher's Retirement. The Social Security withholding rate is set by the U.S. Congress and the Teacher Retirement rate by the Georgia Legislature. The school system matches each employee's withholdings and submits both amounts to be credited to the employee's respective retirement accounts.

G. Group Insurance

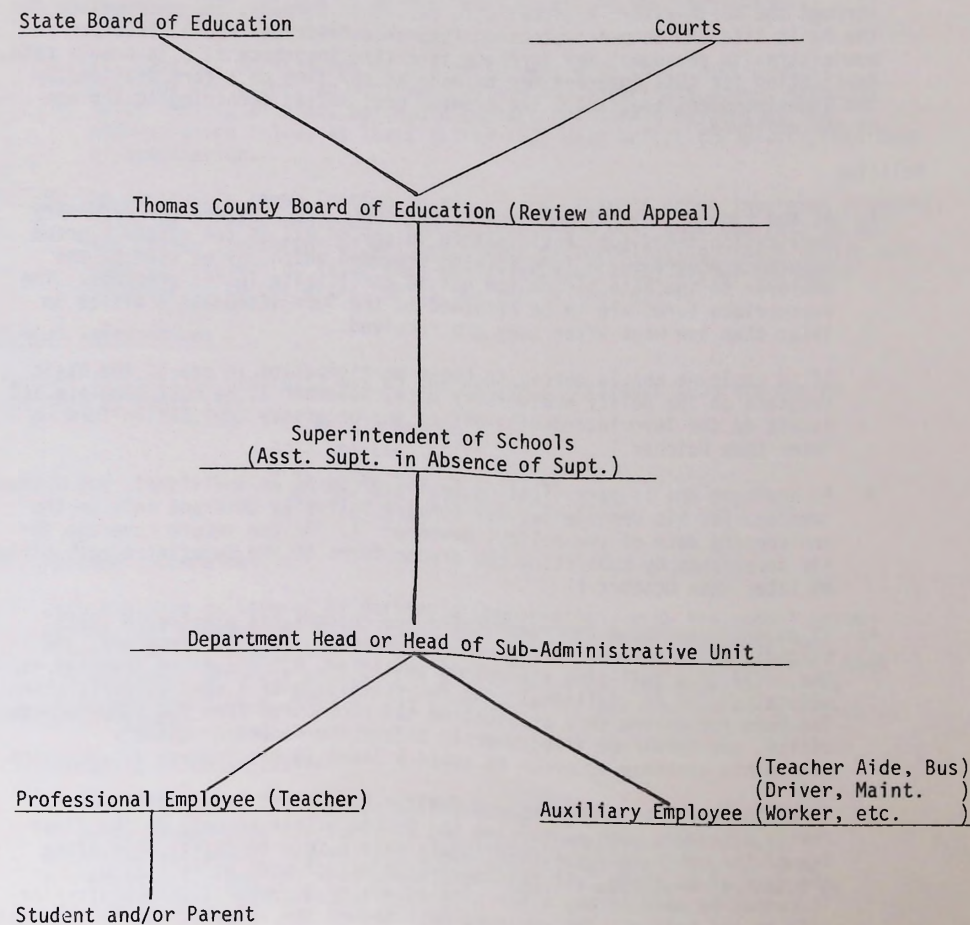
1. Employees of the Thomas County Board of Education are eligible to participate in the following group insurance programs:

Basic Programs:

- a. Blue Cross/Blue Shield Health Insurance

An employee becomes eligible for participation in this program on the first day of the month following the thirtieth (30th) day of his employment. If he chooses not to begin participation at that time, he becomes ineligible to enter the group at any later time except on November 1, the anniversary date of the group policy.
(continued on page 7)

ORGANIZATION OF AUTHORITY FOR RESOLVING COMPLAINTS, GRIEVANCES AND CONTROVERSIES



b. Life and Income-Protection Insurance

This program is underwritten by the Northwestern National Life Insurance Company. Eligibility dates are the same as for the health insurance program described above.

Term Life Insurance

Through the Northwestern National Life Insurance Company, the underwriter for the basic life and income-protection insurance described above, teachers and administrative personnel may purchase term life insurance at a favorable rate. Application for this coverage may be made at any time on a form provided by the Superintendent's office. The premium cost varies according to the age of the employee.

Policies

1. At the time of initial employment, personnel are provided the necessary application forms for participation in any or all of the system's group insurance programs. A form is also provided which may be used by the employee to indicate his choice not to participate in the programs. The appropriate forms are to be returned to the Superintendent's office no later than one week after they are received.
2. If an employee should choose to begin participation in one of the basic programs on the policy anniversary date, November 1, he must complete and submit to the Superintendent's office the necessary application form no later than October 1.
3. An employee who is participating in the group as an individual, but without coverage for his dependents, may convert to family coverage only on the anniversary date of the policy, November 1. He can secure coverage for his dependents by submitting the proper forms to the Superintendent's office no later than October 1.
4. If an employee has a dependent child who reaches his nineteenth (19th) birthday while covered as a dependent under one of these programs, and if the child is a full-time student and unmarried, his insurance coverage can be maintained, at no additional cost, by the filing of a special application. The form for making this application can be secured from the Superintendent's office, and should be filed shortly before the dependent child's nineteenth birthday in order to avoid a lapse in his insurance protection.
5. If a single employee marries and desires to convert from individual to family coverage, such conversion can become effective only on the first day of the month, no more than thirty days before or thirty days after the date of marriage. If the conversion is not made at this time, it cannot be made at any other time except on November 1, the anniversary date of the policy. The employee must secure the necessary forms from the Superintendent's office and make application for the change twenty to thirty days before its effective date.

6. Insurance premiums are deducted from the employee's monthly payroll check. The premium deducted at the end of one month pays the premium for the following month's coverage.
7. If an employee is temporarily taken off the payroll, and wishes to maintain his insurance protection, he must submit to the system bookkeeper by the end of each month his check made payable to the Thomas County Board of Education and in the amount of his monthly premium. His failure to do this will result in the lapse of his insurance.
8. If, upon the termination of his employment with the Thomas County Board of Education, an employee desires to convert his group insurance to an individual plan, he should contact Mr. Gerald Hayman, at the address given below, at least thirty (30) days before the anticipated date of termination.
9. An employee's participation in any of the system's group insurance programs, while he remains employed, can be terminated only upon the receipt by the System Bookkeeper of written notice of cancellation. Such notice must be received no later than the fifteenth (15th) day of the month in order to become effective at the end of that month.

Additional Information:

Further information regarding any of the system's insurance programs may be obtained by contacting:

Mr. Gerald Hayman
Area Representative
BLUE CROSS and BLUE SHIELD
P.O. Box 714, Albany, Ga. 31701
(912) 432-5346

H. Workmen's Compensation

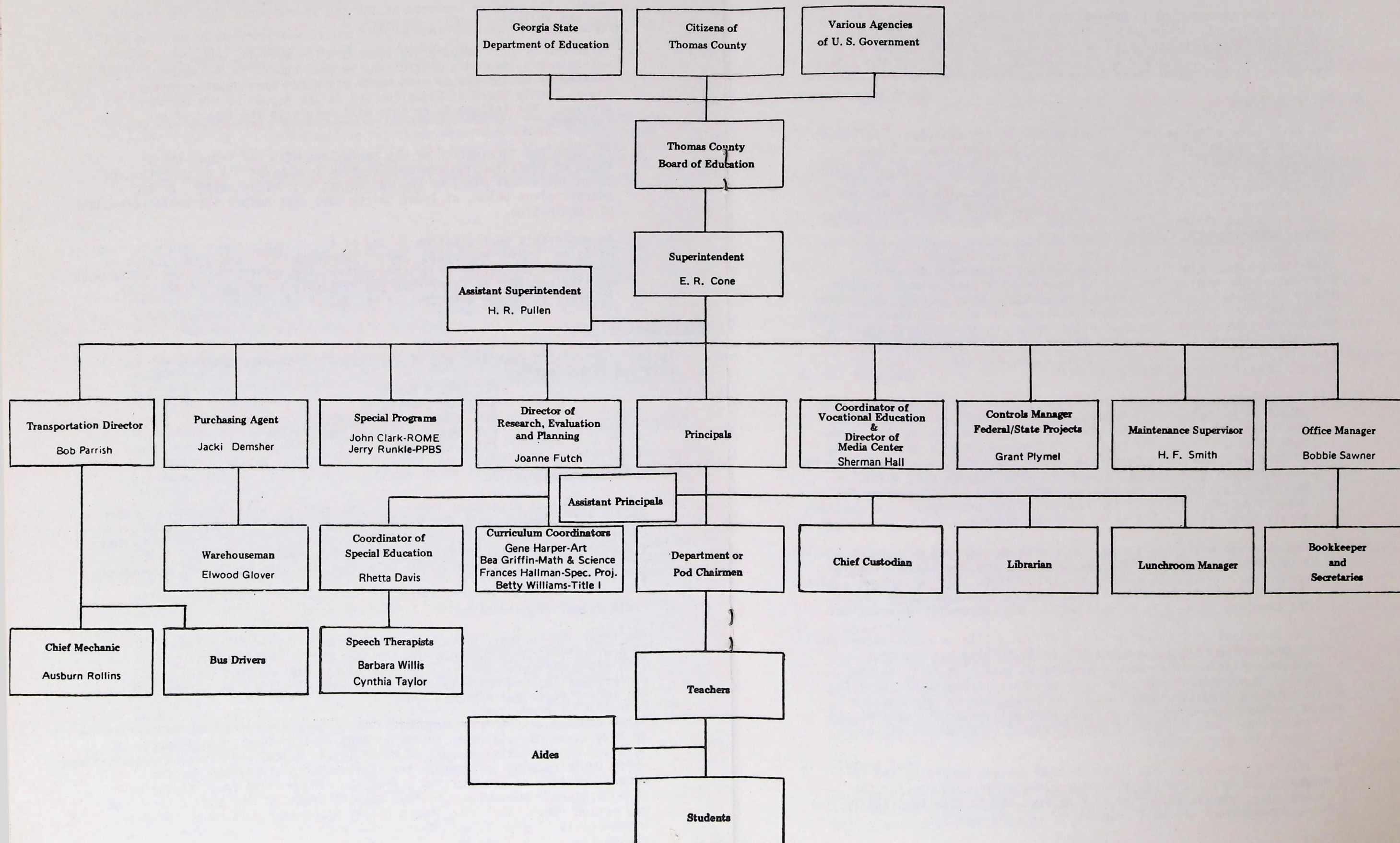
Each employee is covered by Workmen's Compensation, with the school system paying full premium costs for this insurance. Workmen's Compensation covers only accidents incurred while on duty. It is vital, therefore, that all employees properly utilize the sign-in/sign-out log provided in the principal's office of each school to account for each employee's whereabouts at all times.

I. Professional Organizations

The truly professional teacher believes that he should be active in professional organizations. He can thus become better acquainted with his colleagues; can help promote educational progress; can grow professionally; and can help promote the general welfare of teachers at the local, state and national levels.

In accordance with this philosophy, all teachers are encouraged to participate in organizations related to their teaching field. They are also urged to join and become active members of other local, state, and national organizations which contribute to and promote the advancement of education and the general welfare of the teaching profession. Membership costs may be paid through payroll deduction, provided payment begins at the end of the first pay period (Sept. 30.) The Thomas County bookkeeper must be notified by September 15 if payroll deduction is desired; in this case, five consecutive, equal payments will be deducted.

ORGANIZATION OF THOMAS COUNTY SCHOOLS



J. Teacher Dress Code

Each teacher is expected to uphold high standards of neatness and cleanliness in his choice of wearing apparel and grooming. Following a suitable dress code is a part of the teacher's responsibility to his profession and as an example to his students. The principal shall have the authority to counsel those teachers who fail to uphold this standard.

K. Daily Schedule

The daily work schedule shall be determined by the principal, following a policy of a minimum work day of 7½ hours and a maximum of 8 hours. Each teacher shall be at his duty station at the beginning of the school day and shall remain in his assigned areas until the school day ends. Teachers shall also attend scheduled and called faculty meetings and other meetings as called by the local school system. Assignments for after hours activities (clubs, athletics, etc.) shall be considered a part of the teacher's contract obligation.

Each teacher must sign-in at the beginning of each work day and sign-out at the end of the day. No teacher will leave campus without the principal's (or his designee's) knowledge. Upon leaving the campus during the school day, the teacher will sign-out upon departure and sign-in upon arrival back at school. All sign-in/sign-out records shall be accurate, complete and maintained in the principal's office.

L. Teacher Observation and Evaluation Policy

1. The evaluation of teachers within each school is the responsibility of the principal of that school. Decisions as to how many, which, how often and by what means teachers are to be evaluated are to be made by him. He may, of course, involve his faculty in the making of some of these decisions if he so desires. Policies established by the principal must not be in conflict with the policies described herein. Assistance in teacher evaluation will be provided by the Superintendent's staff at the request of the principal. The purpose of all observations will be to help the teacher.
2. The observer will have a conference with the teacher as soon as possible after the observation. At this conference the teacher observation record will be used as a basis for discussion. The teacher will have the privilege of appending her comments to the observation record. The same procedure will be followed in any subsequent observations.
3. The principal will maintain in his office a file on each teacher who he has reason to believe might not be fulfilling her contract responsibilities in an adequate manner. This file will include notes on expressions of concern by parents, frequency of requests for help with discipline, records of class observations and any other pertinent information. This file will be accessible only to the teacher, the principal, and the appropriate members of the Superintendent's staff.
4. When the principals make their recommendations regarding the re-employment or discontinuation of employment of teachers for the following school year, they will be expected to show that their recommendations are well founded.

M. School Sales

No school employee shall sell any items for personal profit or gain to other employees or students during working hours or at any time on school property. Such commercial sales or transactions are to be conducted off campus, before or after working hours.

IV. STUDENT INFORMATION

A. Discipline

Each student is expected to conduct himself in a manner which will not hamper the opportunities of his classmates to gain an education. In short, no student has the right to interfere in any way with his classmates' right to learn. The following policies concerning discipline will be strictly enforced in Thomas County Schools:

1. Corporal Punishment-Principals shall establish local school policy regarding corporal punishment within legal boundaries. Generally, corporal punishment cannot be excessive or unduly severe; it must also be witnessed by one other principal or teacher, and a full written record should be kept on each student receiving corporal punishment.
2. Suspensions-Principals shall have the authority to suspend students for violation of reasonable and lawful regulations, up to a maximum of 10 days. In the suspension process, all legal procedures will be closely followed.
3. Expulsion-The Board of Education has the sole authority to expell students. In this process also, all legal procedures will be followed.
4. Expulsion from Classroom-Teachers will notify the principal immediately when a student disrupts the orderly conduct of a class and the teacher feels that it is necessary to expell the student from the classroom.

B. Student Records

Each school shall have on file a permanent record with up-to-date information on each student enrolled. All student records shall be accurate, complete and stored in a safe place. They shall be maintained in a confidential manner, accessible in accordance with law.

C. Student Dress

The dress and personal appearance of students shall conform with high standards of neatness and cleanliness. The principal or his designee shall have the authority to send a student home if the student fails to follow these dress guidelines. No student will be allowed to attend school if his dress or appearance constitutes a safety or health hazard or disrupts the orderly operation of the school.

D. Student Fees

Each principal shall have authority to assess student fees. Teachers will collect and account for such fees in accordance with each school's policy and consistent with law.

E. Student Absences

Any student absent for 36 or more days in any school year (or 12 or more days per quarter at the high school and junior high levels) and not served by the Hospital/Homebound Program, will receive no academic credit for the period. Within this policy, each school maintains individual policies regarding unexcused absences.

F. Promotion and Retention

Student promotion shall be based on standards of academic achievement. The faculty and administration of each school shall have the authority to promote or retain students, based on sound and fair practices.

G. Lunch and Breakfast Program

Thomas County Schools provide a school food service program in each school in the system. All schools have lunch programs and some also participate in breakfast programs. This effort is designed to provide nutritious meals to all students at reasonable prices and free or reduced meals to children unable to pay the full price.

Applications for free or reduced price meals shall be submitted by each family to the principal of the respective school. The principal, or his designee, shall have the authority to determine eligibility based on income and number of children in the family. Collecting payments from children and accounting for free and reduced price meals shall be done in a manner that will protect the anonymity of the children receiving these meals.

H. Dangerous Weapons

Students are not allowed to have in their possession knives, fireworks or any other potentially dangerous weapons. Possession of these items shall result in automatic confiscation of the property and immediate suspension of the student from school.

I. Grading System

Evaluation of each student's achievement and improvement is a professional judgement of the teacher. The grading system will vary from school to school and grade to grade in accordance with the best interest of the student. Grades will be sent to parents within five days after the last day of the grading period.

V. COMMUNITY RELATIONS

A. Parent Teacher Organizations

The Thomas County School System encourages the operation of a strong and active PTO in each school. This organization provides parents and teachers with opportunities to work together in a constructive program for school improvement. It is recommended that each parent and teacher join, attend meetings and actively support his local PTO and its programs.

B. Use of Facilities

Each principal shall have authority to make decisions regarding the use of his school's facilities by outside organizations. He shall also have authority to charge building use or utility fees for use of these facilities.

All fees collected will be submitted to the Thomas County Board of Education. If conditions warrant, the Superintendent and/or the Board of Education shall make final decisions in these matters.

C. Parent-Teacher Conferences, Parent Volunteers and Outside Visitors

1. Teachers shall inform the principal of all scheduled parent-teacher conferences for his information and/or approval. No parent-teacher conferences are to be held during the teacher's classroom hours.
2. The principal shall have authority to use his discretion in the utilization of parent volunteers in the school.
3. Any outside visitors (including parents) shall stop first at the principal's office for clearance before entering any other part of the school's facilities.

D. School Related Organizations

1. Thomas County Health Department-----226-4241
2. Department of Family and Childrens Services-----228-2340
3. Thomas Community Treatment Center-----226-6370
4. Vocational Rehabilitation Division-----228-2323
5. Southwest Georgia Program for Exceptional Children-574-4801
6. Thomas County Day Care and Training Center-----226-8392

VI. STUDENT ACTIVITIES

A. Clubs

Student clubs are established and operate in order to contribute to the student's well-rounded education and total development. These organizations should be consistent with the best interests of each member and with the development of social interaction among the whole student body. In accordance with this philosophy, no club shall operate on campus whose sponsoring or parent agency practices racial discrimination by constitutional provision or tradition. Each club shall have at least one faculty member as sponsor.

B. Student Government

Student Government organizations shall be designed to provide students with a democratic experience. These organizations shall work within the administrative and instructional guidelines of each school, with the principal having ultimate authority in decisions regarding student government activities.

VII. INTERSCHOLASTIC ATHLETICS

According to State Standards, interscholastic athletics competition is permitted in grades 7-12 only. A well-rounded program is provided at this level as a supplementary part of the instructional program of Thomas County Schools. Junior High teams compete in one-half the number of scheduled games as high school teams.

Student team members and student spectators shall conduct themselves at all athletic events at home or away in a manner that is consistent with orderliness and good sportsmanship.

VIII. SCHOOL SAFETY AND HEALTH

A. Emergency Procedures

Each school shall follow the emergency plan as established by the Thomas County School System, adapting these procedures to individual school needs. Each principal shall have a copy of the emergency plan on file in his office, accessible for immediate use. Teachers shall become familiar with these procedures. In addition, an emergency exit plan will be posted on the main bulletin board of each school.

B. Fire Drills

Each school shall hold monthly fire drills. The principal is responsible for submitting a monthly fire drill report to the Superintendent's office.

C. Student Illness and Accidents

In case of illness or injury requiring emergency treatment, the following procedures will be adhered to:

1. First aid may be administered by school staff.
2. Parents will be notified immediately and their instructions followed.

D. Dispensing Medications

Members of the school staff shall not administer medication (including aspirin) to students. Students may bring prescribed medications from home but shall inform the principal's office of the prescription and conditions of their illness.

E. Automobiles and Cycles

Drivers of all vehicles are to respect and follow safety procedures on each school campus. Parents and school staff members are to drive and park only in designated areas. Students may drive automobiles on campus only with a valid operator's license. They must observe campus safety procedures and park only in student areas. A violation of safety regulations will result in a loss of the student's privilege to drive on campus.

Buses are to be given the right of way on campus at all times. Automobiles and cycles will not block or impede the flow of bus traffic. Unauthorized vehicles are not allowed on campus and will be towed away at the owner's expense. Principals shall have the authority to determine whether a vehicle is unauthorized and if it should be towed away.

HOW TO USE YOUR BLUE CROSS/BLUE SHIELD I.D. CARD AND CLAIMS PROCEDURES

IMPORTANT: ALWAYS CARRY YOUR BLUE CROSS AND BLUE SHIELD IDENTIFICATION CARD WITH YOU

1. You must present it when you enter a hospital as a patient.
2. You must present it to your physician before a planned hospital stay.

I. WHEN ENTERING A HOSPITAL IN GEORGIA:

- A. Show your identification card to the clerk who admits you as a patient.
- B. The hospital will file your claim directly to the Blue Cross Plan. The hospital will allow you credit for all benefits covered under your contract. You must pay the differences.

II. WHEN ENTERING A HOSPITAL NOT IN GEORGIA:

- A. Show your identification card to the clerk who admits you as a patient.
- B. The hospital usually files your claim directly to the Blue Cross Plan but may demand payment when you leave. If so, make payment; in this case you will be refunded for covered services:
 1. Pay you bill, BUT
 2. Make sure the hospital gives you an itemized statement of your charges AND a receipt to show you paid your bill.
 3. Mail the statement, receipt and the admitting diagnosis to the following address:
Blue Cross and Blue Shield
P. O. Box 1520
Columbus, Georgia 31902
ATTENTION: Claims
4. We will then repay you for charges covered in your contract.

III. WHEN YOU GO TO YOUR PHYSICIAN BEFORE ENTERING A HOSPITAL OR FOR OUT-PATIENT SURGERY OR ACCIDENT:

- A. Show your Blue Cross and Blue Shield identification card.
- B. The physician should file your claim for Blue Shield benefits and payment will be made to him.
- C. If your physician wants payment when you see him:
 1. Pay him, BUT ask the physician to file a claim and payment will be made to you.
- D. If the physician will not file the claim:
 1. Ask for an itemized statement and receipt. Mail these to the above address.
 2. You will be repaid for charges covered in your contract.

IV. WHEN YOU ENTER A HOSPITAL EMERGENCY ROOM:

- A. Show your Blue Cross and Blue Shield identification card, so that the hospital will know to file a claim.
- B. If you must pay the hospital:
 - 1. Ask for an itemized statement and receipt along with the admitting diagnosis. Mail these to Blue Cross and Blue Shield.
 - 2. You will be repaid for charges covered in your contract.

V. HOW TO FILE FOR MAJOR MEDICAL BENEFITS

In order to provide you with a more comprehensive health care program, you are provided with a Major Medical Contract. The purpose of this contract is to provide additional benefits for services or supplies not covered by your Basic Contracts. The following is a brief outline of how to file for major medical benefits. For more detailed information about your Major Medical Program, please refer to your certificate or brochure.

- A. CLAIM FORMS Major Medical Claim Forms may be obtained from your Personnel Department or from any Blue Cross and Blue Shield office. A prescription Drugs Form is also available to help you keep a record of these medical expenses. If you use this form, the pharmacist's signature must verify each charge.
- B. FILING A CLAIM Services eligible for benefits under the Basic Blue Cross and Blue Shield Contracts must be submitted for payment by the provider of services. Remaining charges can be filed on a Major Medical Claim Form. It is your responsibility to file for Major Medical Benefits when your medical expenses exceed the deductible required by your Major Medical Contract. Every time bills are submitted, you must complete a separate claim form for each patient's charges.
- C. ITEMIZED BILLS Obtain itemized bills from providers of services for all expenses not paid by the Basic Contracts. Itemized bills must show the following basic information: (1) The name and address of the provider of services or supplies (2) Full name of patient (3) Date of Services (4) Type of service and charge for each service (5) If prescription drugs and medicines are submitted, the name of the drug and prescription number must also be included (6) If bills for private duty nursing services are submitted, they must show whether the nurse is a Registered Nurse (R.N.) or a Licensed Practical Nurse (L.P.N.). The nurse's state license number must be included. Since itemized bills cannot be returned once they are part of the Major Medical file, you may wish to make copies for your records before submitting your originals. Canceled checks, cash register receipts, or personally prepared bills cannot be accepted in place of itemized bills from providers of services.

- D. MEDICARE If you are entitled to Medicare Benefits, indicate on your Major Medical Claim Form if you are enrolled in Part A of Medicare (hospital benefits) and Part B of Medicare (physician benefits). **SUBMIT YOUR CLAIM TO MEDICARE FIRST.** After Medicare processes your claim, and you receive the "Explanation of Medicare Benefits", submit it and related itemized bills along with your Major Medical Claim Form to Blue Cross and Blue Shield, P. O. Box 1520 Columbus, Georgia, 31902.
- E. PAYMENT OF CLAIMS All payments will be made to you, the subscriber, unless a written statement is included requesting that we pay the provider. Along with your check, you will receive a Major Medical Benefits Summary which explains what expenses have been considered and how payment has been calculated.

