In This Issue...

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- How to Handle Medical Bills After an Auto Accident Help Get Your Child Back To School Safely
- Hannibal Man Receives \$1M After Crash Causes Brain Injury • Recipe of the Month: Grilled Zucchini Halves with Chopped Tomato-Basil Salsa
 - What's Happening in Saint Louis

How to Handle Medical Bills After an Auto Accident



Often the insurance company for the at-fault driver will pay for medical expenses related to the accident, but it may take a lot of time to determine who was at fault and then to get the payments processed. How do you take care of medical bills that must be paid and

dealing with medical bills from hospitals, doctors, labs, specialists and rehabilitation

that are becoming past due? The Complexities of Multiple Insurance Companies There are usually 3 insurance companies involved in a typical auto accident: Your own

auto insurance company, your own health insurance company and the at-fault driver's auto insurance company.

Generally, if you have medical pay provisions with your auto policy, submit your bills to that carrier first. If you don't have medical insurance with your car insurance, submit your medical bills to your health insurance company. Your car insurance company may have to provide a

letter confirming that you don't have medical insurance under that policy. It's not a good idea to submit your medical bills directly to the at-fault driver's insurance company because this may substantially delay payment as your case is evaluated. A

significant delay can negatively impact your credit rating, especially if the bills go into collection. Make sure that all relevant hospitals, doctors and testing labs are informed to

submit bills directly to your insurance plan. If you file a claim and receive a settlement from the at-fault driver, your insurance plan may be reimbursed for any claims paid. Your settlement may also include reimbursement for out-of-pocket medical expenses such as deductibles and co-payments.

choices as you file medical claims due to an accident. It's best to consult with an experienced attorney for help navigating through the complexities of an auto accident.

Obviously these scenarios are complicated and it's important that you make the right

Help Get Your Child Back To School Safely



Riding the bus. Put on your seat belt if one is available. Stay seated. Don't distract the driver with loud voices or noise. Keep head, hands and arms in the bus, not out the window. Exiting the bus. Don't get up to exit until the bus is completely stopped. If you must

handrail to climb the steps.

children who may suddenly dart into the road.

Entering the bus. Stay away from traffic as you wait for the bus. Approach the bus only when it is completely stopped and the driver has opened the door. Use the

see each other. Watch for his signal before crossing and always look left, right and then left again before crossing.

cross the road in front of the bus, first walk a little ahead so you and the driver can

When driving around school buses, take extra care especially if children are entering and exiting. Buses are large and cumbersome and need more maneuvering space, so give them lots of room. Watch for sudden and frequent stops. Be alert for flashing lights or stop signs that signal you to stop.

After the stop sign has been withdrawn, proceed with caution. Drive slowly to watch for

It's illegal to pass a bus that is loading or unloading! You must stop if the bus is on a public highway, a multi-lane road or a parking lot, or even on school property.

> Hannibal Man Receives \$1M After **Crash Causes Brain Injury**



If you or any family member has been injured in an auto accident or any other personal injury, it's important to get an attorney experienced in these types of cases involved immediately. Call (866) 519-0085 for your initial free consultation. The Law Offices of Kevin J. Roach, LLC, injury attorney in St. Louis, can help you determine whether you need a lawyer for any incident or any personal injury case.

Chopped Tomato-Basil Salsa

Here's a great veggie dish for your next cookout.

2 medium zucchini, halved lengthwise

Step 1:

Step 2:

Sep 1 - 3

Big Muddy Blues Festival

http://bigmuddybluesfestival.com/

Grooving in the Garden - The Evan Cole Band The Magic House Saint Louis Children's Museum

Laclede's Landing Saint Louis, MO

Saint Louis, MO

LouFest Music Festival

Route 66 State Park Saint Louis, MO

Francis Park Saint Louis, MO

Oct 22 Katy Perry Scottrade Center

Sep 9 - 10

Forest Park Saint Louis, MO

Oct 7

Cooking spray

5 minutes on each side.

Recipe of the Month Grilled Zucchini Halves with



Heat a grill pan over medium-high. Coat pan with cooking spray. Add zucchini; cook 4 to

2017 The Benton Park Labor Day 5K Run Benton Park Saint Louis, MO http://bigshark.com/about/2017-the-benton-park-labor-day-5k-run-and-walk-9-4-17-pg1276.htm

http://stlouis.eventful.com/events/grooving-garden-evan-cole-band-/E0-001-102443097-7

http://stlouis.eventful.com/events/loufest-music-festival-/E0-001-103596791-8

Oct 7 - 8 Historic Shaw Art Fair Shaw Neighborhood Saint. Louis, MO http://stlouis.eventful.com/events/historic-shaw-art-fair-/E0-001-103601352-4@2017100709 Oct 14 5th Annual "Brew in the Lou"

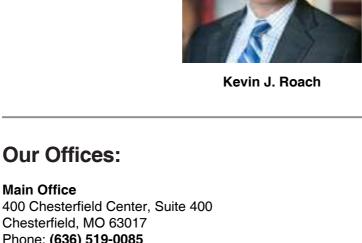
7th Annual Harvest Moon Run

https://www.harvestmoonrun.org/

Saint Louis, MO http://stlouis.eventful.com/events/katy-perry-/E0-001-102997410-2

http://stlouis.eventful.com/events/5th-annual-brewinthelou-francis-park-/E0-001-104393588-0

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