

ELMWOOD PARK PUBLIC SCHOOLS

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STUDENT/ATHLETIC ACCIDENT INSURANCE 2022-2023

The Board of Education has purchased insurance coverage to protect all students against accidental injury during school sponsored and supervised activities. This coverage is provided by United States Fire Insurance Company (A Crum & Forster Company).

This insurance plan is **excess** coverage, which means that you must submit all bills to your own insurance carrier first. The school policy will pick up the unpaid balances, up to the limits of the policy.

Although this coverage is very broad, there are restrictions, limitations, and exclusions in this policy. In some situations, medical bills may not be covered in full.

Parent(s)/Guardian(s) should understand that medical expenses are their own responsibility, not that of the School District.

Some of the important benefits and limitations of the plan are:

1. The plan has a \$500 corridor deductible; the \$500 deductible applies to each covered accident and does not include Covered Expenses paid under any other Health Plan.
2. Benefits paid at 80% U&C.
3. Treatment must commence within 90 days of the date of injury, or there is no coverage.
4. Benefits are payable for up to 2 years from the date of injury.

All injuries should be immediately reported to a coach, nurse or faculty advisor. Each claim will be processed through **WebTPA**.

Parents/Guardians will be required to respond to correspondence from WebTPA confirming enrollment in another insurance plan in writing or by calling customer service at [1-877-563-7492](tel:1-877-563-7492). Additionally, itemized medical bills and an Explanation of Benefits (EOBs) from the primary insurance company (if other insurance exists) must be submitted directly to WebTPA for payment consideration.

For Additional Coverage **Only**:

In addition to the school district excess coverage, parents and guardians have the opportunity to purchase Student Accident Plans through Monarch Management Corporation (MMC). For more details go to <http://mmc-ins.com/>. For the enrollment section go to http://www.mmc-ins.com/sa_enrollment.html.

For questions about the plan options available to you, please call Monarch Management Corporation at 1-800-510-2097.