

REGULATION **MONTGOMERY COUNTY PUBLIC SCHOOLS**

Related Entries: COB-RA, EBH-RA, EIB-RA, EIC-RA

Responsible Office: Chief Operating Officer
Financial Services

Student Accident and Football Insurance Program

I. PURPOSE

To provide information concerning insurance available to students through the school system and to establish procedures for distributing enrollment information and filing a claim for an injury

II. BACKGROUND

The Board of Education approves an insurance carrier to make available a program of optional student accident insurance. In recent years a choice of student accident plans has been made available, i.e., a choice between the regular school time plan or a 24-hour-a-day plan. Both plans contain a primary excess clause regarding hospital confinement or surgery cases. In these two cases, the parent's medical plan is the primary after the first \$250.00 of covered expenses, and the student accident plan is in excess. Parents are advised to examine other health insurance coverage they may have in relation to this policy prior to purchase. Separate coverage is made available by the school system to cover specifically interscholastic tackle football players because of the exclusion of this activity from the regular student accident insurance.

III. PROCEDURES

A. Student Accident Insurance

1. At the beginning of the school year, the Employee and Retiree Service Center distributes enrollment material to all schools (to be made available to the parent/ guardian of each student, or to students who are 18 years of age), suggested procedures for an enrollment program, and a supply of claim forms.
2. Following the suggested procedures, each school conducts an enrollment period, usually no more than two or three weeks. When the enrollment period is closed, it is not reopened for those in attendance during the

enrollment period, except in those cases in which the principal decides that a student or students should be enrolled because of unusual or imperative reasons. In such cases the principal must so notify the Employee and Retiree Service Center and the insurance company.

In no case will enrollment be permitted after an accident has occurred except during the enrollment period. Students entering during the school year from outside the county should be offered the insurance and given one week in which to enroll.

3. In the event of a claim, the principal checks the school's list of insured students as prepared by the carrier to verify coverage, completes Part I of the insurance company claim form, and forwards the form to the parent.
4. In the cases of hospital confinement or surgery of a student, the parents are to provide on the claim form information as to other hospital and medical plans of insurance. All medical and doctor expenses incurred during such hospital confinement or surgery, that exceeds the first \$250.00 of covered expenses, should be submitted to the parent's own medical plan (primary) through the claims office of the student insurance carrier (secondary).
5. The local claims office established by the carrier is to provide claim information service to the parents and to the schools. Schools are advised of the telephone number and address of the carrier's claims office in the suggested enrollment procedures.

B. Interscholastic Football Insurance

1. Prior to the beginning of the football season, the coordinator of athletics distributes enrollment material to the coach of each interscholastic football team. The material contains descriptive information on coverage, a supply of claim forms, parent letters, and MCPS Football Insurance Response forms.
2. Each coach verifies that the MCPS Football Insurance Response form is completed and returned by each parent prior to the first practice.
3. In the event of a claim, the same procedure as in Item A.3. above is followed by the parents (guardian) in filing a claim.

Regulation History: Formerly Regulation No. 525-9, March 20, 1979; revised May 2, 1988; revised January 10, 2005.