



## District School Board of Pasco County

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Heather Fiorentino, Superintendent

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July 10th, 2011

### MEMORANDUM

To: Parent(s)/Guardian(s)  
From: Michael Hudson, Employee Benefits & Risk Manager  
Re: Athletic Excess Coverage

The Pasco County School Board will provide excess student athletic insurance coverage administered by School Insurance of Florida for all student athletes. The plan provides limited excess coverage for medical expenses that arise from the treatment of accidental injuries incurred while a student participates in school interscholastic sports.

Please take the time to read the attached policy information explaining the coverage under the athletic insurance plan; the limited schedule of benefits, and the maximum amount payable on certain expenses. The program is based on all athletes being covered with the payment of medical expenses made **ONLY IN EXCESS** over all other family or employer group insurance or plan.

The Pasco County School Board has a list of preferred medical providers who are aware of the benefits provided under the excess student athletic insurance policy. These medical providers have shown an interest in charging for services according to the policy limits. Their continued support has kept the insurance premium more affordable for the Board and minimizes any out-of-pocket expenses for parents. Visit [www.schoolinsuranceofflora.com](http://www.schoolinsuranceofflora.com) to print a listing of these medical providers.

Although the use of these preferred providers is voluntary, we encourage you to use these providers especially when the athlete is not insured under any other valid and collectible insurance or plan. **NOTE: THIS IS NOT A GUARANTEE OF PAYMENT FOR MEDICAL SERVICES. YOU MAY ENCOUNTER CERTAIN OUT-OF-POCKET EXPENSES WHEN YOUR SON OR DAUGHTER IS TREATED FOR ACCIDENTAL INJURIES.**

Again, be sure you read the insurance information and follow the correct procedures in the event an accidental athletic injury requires medical treatment. If you have any questions regarding this coverage, please call **School Insurance of Florida at 1-800-432-6915.**

xc: Mary Tillman, Director of Employee Benefits, Assistance, and Risk Management  
Phil Bell, Supervisor of Athletics

# **School Insurance of Florida**

## **Student Accident Insurance Claim Filing Procedures**

1) Obtain a claim reporting form from the website [www.schoolinsuranceofflorida.com](http://www.schoolinsuranceofflorida.com) This coverage is secondary, *Excess Insurance*. You must file a claim with any primary family insurance first and stay in your primary insurance network, even if you have a deductible. This includes HSA, HMO or PPO plans.

If there is NO primary insurance coverage, students may seek medical treatment from any licensed hospital or licensed physician and be eligible to receive the stated school policy benefits that are outlined in the enrollment application or summary of insurance. School Insurance of Florida has set up a "Preferred Provider Network". These providers of service have agreed, in most cases, to accept the stated policy benefits as outlined on the summary of insurance. It is the parent or student's responsibility to ask the Doctor or provider of service if they are participating in the network and what out of pocket expense they may be held accountable for paying. The Insurance Company cannot regulate how much doctors or other providers of service charge. Doctors and Hospitals are allowed to establish and charge their own fee levels. Doctors and Hospitals may charge more than what the *School Insurance of Florida* accident insurance policy pays. The insurance benefits will be paid based upon the stated policy provisions. Please refer to the summary of insurance for treatment requirements and the policy benefits.

2) **Part B** of the claim form will need to be filled out by a school official since the injury happened at school. It is the Parent/Legal Guardian's responsibility complete PART A and file a claim with the insurance company within 90 days from the date of accident. The school is not responsible for filing claims. However, they will provide you with a claim form or you can download one from the website or contact School Insurance of Florida to obtain a claim form. Please forward the completed claim form to School Insurance of Florida no later than 90 days after the date of accident to be eligible to receive any available policy benefits. The address appears on the claim form.

3) You will need to attach copies of all itemized medical bills. If you have other primary insurance you will need to file a claim with your primary insurance carrier and include a copy of the letter or explanation of benefits (EOB) statement from your primary insurance indicating the payments provided by them or their reasons for refusal to pay benefits to you. **PLEASE DO NOT CALL THE SCHOOL ABOUT THE STATUS OF A CLAIM PAYMENT OR TO ASK QUESTIONS ABOUT COVERAGE. Contact: SCHOOL INSURANCE OF FLORIDA if you need answers to claim or coverage issues.** The school does not keep records regarding claims. All claims are processed by School Insurance of Florida's claim office.

School Insurance of Florida

1- 800-432-6915

# 2011-2012 PASCO COUNTY SCHOOL DISTRICT INTERSCHOLASTIC SPORTS ACCIDENT INSURANCE SUMMARY

## IMPORTANT NOTICE TO PARENTS OF PASCO COUNTY SCHOOL DISTRICT STUDENT ATHLETES

Your school is very interested in providing a safe environment for all students. However, accidents do happen every day during school activities. Therefore, the School Board of Pasco County purchases an interscholastic sports accident policy for student athletes. We strongly urge all parents to read this description of coverage in case an accident occurs during a sports practice or game. This policy may not pay for 100% of all medical expenses due to the limits of the policy as described below. The school cannot accept financial responsibility for any expenses due to interscholastic sports related injuries or any expense not covered by the school insurance policy.

The policy insures Senior High and Middle School student athletes and cheerleaders while they are participating in school supervised interscholastic sports practice sessions and games during the regular school term. Student athletes and cheerleaders are also protected during group travel in a school bus or van to and from the school and a covered interscholastic athletic event site. Travel in vehicles not owned or operated by the school is not covered.

Pasco student athletes injured while practicing for or competing in interscholastic sports during the regular school term sports season; sanctioned by the Florida High School Athletic Association may file for policy benefits. Pasco athletes that may be injured during off-season, school sponsored 'conditioning programs' that are scheduled and directly supervised by the school coach are also entitled to file for policy benefits. 'Conditioning' is defined as cardiovascular and interval training, weight training, stretching, plyometrics. Injuries sustained during competition or practices in summer sports leagues, summer contact football practices/drills or private camps or private schools are not covered by the Pasco sports policy.

**The School Sports policy is EXCESS INSURANCE. The policy will not allow anyone to profit by collecting duplicate benefits from several insurance sources.** Any benefits that could be collected from any other insurance, PPO, HMO or other available source of coverage must pay first primary HMO or PPO coverage is available through your employer-sponsored plan, you should use the HMO or PPO approved doctors, hospitals; other providers for treatment of your child's injuries. If you do not use your available primary HMO or PPO networks, the school sports policy benefits will be reduced and you will be solely responsible for paying any unpaid medical bills not covered by the school sports policy.

### SPORTS POLICY MAXIMUM BENEFIT LIMITS

The sports policy may not pay for all sports accident related medical expenses. Some bills may exceed the limits of the policy. Visit [www.schoolinsuranceofflorida.com](http://www.schoolinsuranceofflorida.com) for a listing of providers in your district. The maximum policy benefits are listed below. For a claim to be considered eligible for policy benefits, an injured student must receive medical treatment by a licensed physician within sixty (60) days after the date of the original covered accident. The policy will pay for necessary, eligible medical treatment expenses that are rendered within 52 weeks after the date of the covered accident based upon the following policy limits:

**HOSPITAL ROOM & BOARD:** Semi-Private room rates of Pasco County Florida area hospitals

**INTENSIVE CARE ROOM & BOARD:** \*UCR not to exceed 7 days total

**HOSPITAL IN-PATIENT MISCELLANEOUS EXPENSE:** not to exceed \$7,000.00 for all in-patient charges including supplies, room charges, etc. **OUT-PATIENT EXPENSE AT A HOSPITAL OR A LICENSED AMBULATORY SURGERY CENTER:**

If minor surgery (repair of laceration, etc.) is performed or, if no surgery is performed: \*UCR not to exceed \$1,000.00;

If Major Surgery requiring anesthesia is performed: \*UCR not to exceed \$7,000.00.

**SPECIAL DUTY NURSES:** \*UCR if hospital confined as an in-patient.

**NON-SURGICAL VISIT, TREATMENT & CARE BY A PHYSICIAN:** (a) 1st office visit or 1st visit at a hospital or ambulatory surgery center: \$60.00 (b) subsequent non-surgical visits at physician's office: \$40.00 (c) subsequent non-surgical visits at hospital: \$60.00.

**SURGERY AND ANESTHESIA BENEFITS FOR PRIMARY PHYSICIANS:** The benefit amount listed in PART A of the 1997 Florida Worker's Compensation reimbursement manual, times a factor of 1.5

**SURGERY BENEFIT FOR ASSISTANT SURGEON:** not to exceed 40% of benefit for primary physician; (payable only in the event that assistant surgeon is necessary and required to perform the surgical procedure; Observation or Teaching is not considered a covered benefit).

**PHYSIOTHERAPY:** (Manipulation, Massage, Adjustments, Heat, Water, Electrical, etc.) \$50.00 per day of out-patient treatment up to a maximum of \$500.00 in the aggregate per covered accident.

**DENTAL:** up to \$400.00 of treatment per sound, natural tooth that was injured in a covered accident.

**X-RAY, RADIOLOGY (including reading fees): LABORATORY, EEG, EKG:** \$500.00 MAXIMUM; **MRI:** \$700.00;

**CAT OR OTHER SCANS:** \$400.00

**AMBULANCE (AIR OR GROUND):** \$500.00

**ORTHOPEDIC APPLIANCES (a cast or splint does not qualify):** up to \$600.00 if prescribed by a physician for rehabilitation purposes

**DRUG STORE RX:** up to \$450.00

**REPAIR OR REPLACEMENT OF EYEGLASSES, CONTACT LENS OR HEARING AIDS:** up to \$450.00 if loss is due directly to a covered accident causing bodily injury to a covered athlete or cheerleader

**ACCIDENTAL DEATH (must occur in 180 days of the accident):** \$5,000.00

**ACCIDENTAL DISMEMBERMENT:** (a) one member \$10,000.00 (b) more than one member \$20,000.00

**MAXIMUM MEDICAL LIMIT PER COVERED ACCIDENT:** up to \$25,000.00 payable in the aggregate for a covered accident

**COVERED ACCIDENTS:** The Sports policy provides benefits for covered claims due to sports accidents. A 'covered accident' is defined as a sudden, unforeseen, unexpected identifiable single event which results in accidental bodily injury to a covered athlete or cheerleader, independent of all other causes, occurring while the school policy is in force. Prolonged over-exertion or repeated injury due to non-accidental overuse is not considered a "covered accident". Policy benefits for heat exhaustion or fainting is provided if either occurs during or within one hour after participation in a school sports practice session or game.

**PREFERRED PROVIDER NETWORK** is a listing of medical service providers, doctors and hospitals, who have agreed to accept the school sports policy benefits as payment in full for services rendered in most cases. It is the parent's responsibility to pay any charges that are not covered by the school insurance plan. Not all doctors and hospitals accept the school insurance policy benefits as payment in full for services rendered. A listing of current **PREFERRED PROVIDERS** can be reviewed at our website [www.schoolinsuranceofflorida.com](http://www.schoolinsuranceofflorida.com).

**NO PROFIT CLAUSE:** The policy is **EXCESS INSURANCE**. This means that any benefit payments that could be collected from any other insurance or similar plan must pay first. (If a person fails to follow rules of a PPO or HMO type plan and loses benefits that could have been collected, these benefits will be classified as collectible and the school insurance policy benefits will be reduced by the amount that could have been collected from the HMO or PPO). Total payment by all collectible insurance or plans shall never exceed the total reasonable medical expense incurred.

**SURGERY** as defined in the policy means (a) the repair of a laceration that requires sutures (b) any cutting operation, or (c) the reduction of a fracture or dislocation; (treatment of a non-displaced fracture not requiring reduction is not considered a surgical procedure).

### **SCHOOL SPORTS POLICY EXCLUSIONS**

#### **THE SPORTS ACCIDENT INSURANCE POLICY DOES NOT COVER:**

1. Any injury not caused solely by participation in an interscholastic sport scheduled by a Pasco County Florida Middle or Senior high school and under the direct supervision of a qualified school authority.
2. Hernia in any form, regardless of cause.
3. Injury caused by or while under the influence of alcohol or drugs unless prescribed by a licensed physician.
4. Mental illness or psychiatric evaluation or treatment expense.
5. Treatment performed by anyone retained by the schools or by any member of a covered person's immediate family.
6. Injury caused by participation in any type of non-school sponsored organized league or sport.
7. Aggravation of or re-injury of a pre-existing condition.
8. Travel between the School and the home premises of a covered person.
9. Off-season physical conditioning injury unless occurring during a scheduled and supervised activity by the school coach.
10. Any form of illness, sickness or disease including but not limited to the following: Pathological stress fractures; Perthes' Disease, Osgood-Schlatter's Disease, Osteomyelitis, Osteochondritis, Osteogenesis Imperfecta, Slipped Capital Femoral Epiphysis, Thrombophlebitis, Hysterical Reactions, Boils, Athlete's foot, impetigo or similar skin infection, rashes, poisonous vegetation reactions, warts, blisters, calluses, cramps, muscle spasms, allergies or allergic reactions, ingrown nails, appendicitis, infections occurring other than as a result of such injury, detached retina, or treatment expense for similar conditions not due to accidental bodily injury.
11. Expense resulting from participating in activities for which benefits would be payable, in the absence of this insurance, under any high school or association-sponsored catastrophe sports accident policy or trust fund is expressly excluded from coverage.

### **HOW TO FILE A CLAIM**

- 1) Obtain a claim form from the Coach or Athletic Director's Office. Instructions appear on the claim form. The Coach must completely fill in the school area, sign and date the form. It is the parent's total responsibility to make sure that the completed claim form is submitted to School Insurance of Florida's office within 90 days after the date of the accident. Claims will not be paid if received after 90 days from the accident date.
- 2) The school policy will not pay for any expense that can be obtained from any other valid form or primary insurance or coverage. It is the parent's total responsibility to file the claim with any other available insurance or valid source of coverage and then provide School Insurance of Florida with evidence of what primary insurance has paid. School sports policy benefits cannot be paid based upon 'balance due' statements. When your claim has been processed by your primary insurance, mail a copy of the explanation of benefits (EOB) received and all originals or copies of itemized bills and the claim form to *School Insurance of Florida*. Please visit our website for more information.

**Important Note: Please do not leave the claim form with the Hospital or Doctor's Office. It is the parent's responsibility to make certain that the student's accident is reported to School Insurance of Florida no later than 90 days after the date of accident to be eligible for policy benefits.**

#### **IF YOU HAVE CLAIM OR COVERAGE QUESTIONS CONTACT *SCHOOL INSURANCE OF FLORIDA***

Do not call the schools. The schools do not keep claim records and will not be able to answer claim questions.

#### **CLAIMS MUST BE SUBMITTED WITHIN 90 FROM THE DATE OF ACCIDENT TO:**

SCHOOL INSURANCE OF FLORIDA

P.O. BOX 784268

WINTER GARDEN, FL. 34778-4268

Telephone: Local: 407-798-0290; 1-800-432-6915; Fax: 407-798-0296

[www.schoolinsuranceofflorida.com](http://www.schoolinsuranceofflorida.com)