

St. Charles School District #303

FAQ regarding Student Accident & Catastrophic Insurance Coverage

Q. Does District 303 require athletes to have insurance to participate in sports?

A. Yes, the district requires that all athletes have insurance in order to participate. Athletes can be covered by a family insurance plan, or an insurance plan can be purchased through the district.

Q. What type of insurance coverage does the district have in case my son or daughter is injured while participating in a school sponsored athletic event?

A. The district makes available for purchase Student Accident Coverage for all of the students in the district. This coverage is EXCESS of any Major Medical coverage that parents have on their students. Football coverage is available as well. Premiums and coverage's are provided in the student accident brochure.

Q. Does District 303 comply with the newly signed "Rocky's Law" that requires that school districts provide and maintain coverage for all participants in IHSA programs?

A. Yes, the district has secured and paid for coverage that exceeds the minimums that are required in this new law. The law mandates \$3 million in coverage while our coverage is \$6 million. The new law requires a \$50,000 deductible while our plan has a \$25,000 deductible. The new law requires a 5 year benefit period while our plan provides a 10 year benefit period.

Q. Does this replace my current coverage?

A. No. This coverage is meant to supplement existing health insurance.

Q. Is there a deductible to be paid out of pocket?

A. Yes, the catastrophic coverage has a deductible of \$25,000 as described above. The district does provide parents with the ability to purchase optional student accident insurance that would cover the gap in coverage between your health insurance coverage & the district policy.

Q. Is there a deadline to purchase the optional Student Accident coverage?

A. This coverage can be purchased throughout the year. Please note premiums are not prorated!

Q. Who should I contact if have any further questions?

A. District Office: Karen Biddle (Accounts Payable/Insurance) 331-228-4903

North High School Athletic Office: 331-228-6245

East High School Athletic Office: 331-228-5725