

Student/Athletic Accident Insurance

The Board of Education has purchased insurance coverage to protect all students against accidental injury during all school sponsored and supervised activities, whether at the school or away. This coverage is provided by Bollinger Specialty Group.

This insurance plan is **Excess** coverage: i.e. you or your provider must submit all bills to your own insurance carrier first, if applicable. 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. Parents should understand that medical expenses are their own responsibility, not the schools. Some of the important benefits and limitations of the plan are:

1. Treatment must commence within 90 days of the date of injury, or there is no coverage.
2. Physical Therapy Treatment (including Chiropractic) has a limit of 60 visits.
3. Benefits are payable for up to 10 years from the date of injury.

All injuries should be immediately reported to a coach, nurse or faculty advisor. Claim forms will be provided by the school, but it is the parents' responsibility to:

1. Submit the claim form with the parents' information including authorizations and insurance information to Bollinger.
2. Contact your providers and provide your claim information for submission of bills to Bollinger, along with the primary insurance statement if applicable.
3. If you have paid a bill and are submitting for direct reimbursement, please submit a fully itemized bill from the provider and also the statement (EOB-Explanation of Benefits) received from your own insurance carrier showing amounts paid and balances due, or, a letter of denial stating the claim is not covered. Please note that Bollinger may request additional documentation for review.

It is your responsibility and to your benefit to submit the necessary papers as soon as possible, as claim cannot be paid until all papers are submitted. Only one claim form per accident is required.

All claim forms, bills, and the letters from other insurance carriers are to be forwarded to Bollinger Inc. PO Box 1346, Morristown NJ 07962. Questions regarding the coverage can be answered by RPS Bollinger by calling 866-267-0092