

STUDENT INSURANCE

The carrier of such insurance plan shall be chosen based upon cost, services rendered, and such other requirements as the Board deems suitable to the best interests of the community. The insurance company selected this school year is VACoRP Insurance. Insurance coverage is for injury during the hours and days when school is in session and while attending or participating in school sponsored and supervised activities on or off the school premises. To be school-sponsored the following requirements must be met:

1. The student must be enrolled in the Scott County school system.
2. The activity must be chaperoned by a Scott County school employee.
3. The activity must be pre-approved by the administration.

This includes participation in interscholastic sports. (Coverage includes: tryouts, preseason and postseason play and supervised travel.)

Claims are processed by VACoRP's experienced claims adjusters. This coverage is **secondary** to all other coverages and will pay eligible medical expenses not paid by other sources. For additional information, please call 888-822-6772.

2023-2024 Student Accident Insurance Coverage

Medical expense limit	\$25,000
Inpatient room and board – usual and customary (U&C) – semiprivate room	\$1000 first day; \$700 each additional day
Day surgery	Up to \$1,500
Outpatient physician visit expense	\$50
Outpatient physiotherapy expense	\$50/day up to \$500
Outpatient emergency room expense	Up to \$750
Outpatient X-Ray expense	Up to \$500
Laboratory	U&C
Prescriptions	U&C
Outpatient durable medical equipment and supplies expense	Up to \$300
Surgeon expense	U&C up to \$3,000
Assistant surgeon	30% of amount paid for surgery
Anesthetist or Anesthesiologist expense	30% of amount paid for surgery
Ambulance expense	Up to \$500
Air Ambulance	Up to \$5,000
Consultant	Up to \$500
Outpatient dental accident expense	\$600 per tooth
Licensed nurse expense	U&C
Heat exhaustion and sunstroke	\$1,000

Note: U&C mean usual and customary expenses

***Claim forms can be picked up at your child's school or printed from the school division's website. It is very important to follow the timelines outlined in reporting a claim. Failure to comply with the scheduled timelines could result in lack of coverage.**