

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.

2017-2018 Student Accident Insurance Coverage

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| 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 |
| Consultant | Up to \$500 |
| Outpatient dental accident expense | \$600 per tooth |
| Licensed nurse expense | U&C |
| Motor vehicle accident expense | \$2,000 |
| 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.**