

2018-2019 Hillsborough County School District
Important Information for Parents of Student Athletes

Dear Parents:

The Hillsborough County School Board is very interested in providing a safe environment for all student athletes. However, accidents do happen during athletic practices and games, JROTC, and band events. To assure that all athletes have access to basic accident insurance, the Hillsborough County School Board requires all parents to pay a sports participation fee that provides access to basic supplemental accident insurance. The school sports accident insurance plan is not intended to replace family insurance policies. **If you have other primary insurance, the school policy will help pay some of the expenses such as deductibles, co-insurance and dental expenses that are not covered by your family insurance policy. The policy will not pay for 100% of all medical expenses.** The policy is in effect during FHSAA approved sports practices and games that are directly supervised by a Hillsborough County School District employee. The school policy coverage will begin on May 26, 2018 and terminates on the last official FHSAA game of the sports season or May 27, 2019, whichever is first. This policy includes 2018 summer conditioning, as defined on this form and by the Florida High School Athletic Association, (FHSAA). No coverage is provided for any club sports, open gyms, private leagues, camps, summer sports camps, summer leagues, summer games, summer practices or drills; or any sports activity that is not FHSAA sanctioned or not listed on this form. **Summer practices or competitions are not covered under this plan. Please visit WWW.HCPSAthleticProtection.com for more information or to enroll for coverage.**

SUMMARY OF THE ACCIDENT INSURANCE POLICY BENEFITS AND LIMITATIONS

If an eligible student is injured accidentally during a covered activity, the injury requires treatment within thirty (30) days after the date of injury by a licensed physician. The policy will pay up to \$25,000.00 in the aggregate for specified medical benefits incurred within one year from the date of a covered injury subject to the following policy limits:

Non-Surgical Doctor Visits / Consultations: Pays up to \$45 for the first day of care and up to \$30 for each day of follow-up.

Emergency Room Charges: Pays up to \$350, (applies to injuries requiring emergency treatment within 72 hours of an accident).

Surgery Fees: Pays benefits as listed in the Florida Workers Compensation Fee Schedule (Part A 2007 edition).

Out-Patient or 'Same-Day Surgery' Hospital: Pays up to \$4,000 for the hospital/ facility charge in the aggregate when major surgery requiring general anesthesia is performed. **In-Patient Hospital Expenses:** Pays up to \$750 per day for semi-private room and all other in-hospital charges (except personal convenience items, T.V., phone, etc.). **Intensive Care:** Pays up to \$1,000 per day of confinement in Intensive Care.

Anesthesiologist Administration Fee: Benefit based on the 2008 Florida Workers Comp. Fee Schedule. CRNA or Observation of Administration: Not Covered.

Out-Patient X-rays, CAT Scans, MRI's Maximums (including reading fees): X-Rays: \$150 for fractures, non-fracture \$75; **CAT Scans:** \$300 aggregate; **EEG/EKG's:** \$200 aggregate; **MRI's:** up to \$600 in the aggregate; Injections: Not Covered. **Accidental Injury Dental Benefit:** Up to \$300 per injured tooth. (Orthodontic procedures & treatment of previously damaged or decayed teeth not covered). **Out-Patient Therapy or Adjustments including any office visits** Pays \$30 per day for up to 10 days of treatment not to exceed \$300.00. **Motor Vehicle Related Injuries:** Maximum Benefit for motor-vehicle related injuries is \$2,000 in the aggregate. **Maximum Dismemberment Benefit:** \$10,000.00.

IMPORTANT NOTE: The Hillsborough County School Board policy is NOT 'Primary Insurance' and is not intended to replace family insurance. The district policy is designed to provide 'secondary or excess coverage'. This means the student accident policy will NOT pay any expenses that could be covered by other family insurance or an HMO or PPO. **The accident insurance policy does not guarantee 100% reimbursement for all medical expenses incurred.** The plan has limitations and exclusions. The Hillsborough County School Board does not assume responsibility for payment of medical expenses that are not covered by the Hillsborough County School Board policy or for benefits that could be received from other sources of coverage or insurance. You must file with any other insurance first, before filing for benefits under the school policy.

2018 SUMMER & OFF-SEASON CONDITIONING This insurance will provide coverage during the 2018 summer conditioning and off-season conditioning as defined by the Florida High School Athletic Association, (FHSAA). Conditioning is defined as: '**Weight Training**' meaning the use of free weights and stationary apparatus. '**Cardiovascular Conditioning**' meaning distance and interval training. '**Plyometrics**' meaning the use of pre-set conditioning programs. '**Conditioning**' is not teaching sport specific skills and drills, and does not involve the use of sport specific equipment (i.e. starting blocks, hurdles, rebounders, balls or ball machines, bats, footballs, rackets, etc.) and is not covered under this policy. **No coverage is provided during the summer for sports camps, summer leagues, summer practices, summer games, summer drills, club sports or private leagues. No coverage is provided for off-season practices, drills, open gym or scrimmages. Only summer conditioning as defined is an eligible activity during the summer months.**

HOW TO ENROLL: ENROLL ONLINE by visiting WWW.HCPSAthleticProtection.com. Or, select your coverage group by filling out the enrollment application below. Return a money order and the completed application to your school Coach or Athletic Director's office. **Make your money order out to School Insurance of Florida.** There are no discounts for late enrollments. Keep the top part of this form for your records.

Your policy number is 09-0132-2019.

Group A - 2018 FHSAA High School Tackle Football and/or 2019 FHSAA Lacrosse \$60.00 - Hillsborough County School District Sponsored 2018 Tackle Football Season and the 2019 May Spring Practice sessions, as sanctioned by the FHSAA. The tackle football coverage expires after the last official 2018 game or last FHSAA sanctioned practice, whichever is first. Coverage is also provided for the lacrosse players during the 2019 FHSAA lacrosse sanctioned season and for the FHSAA sports listed in Group B and Group C. This coverage will extend for the FHSAA spring football practice sessions.

Group B - High School Interscholastic Sports: \$40.00 - Hillsborough County School District Sponsored Soccer, Volleyball, Baseball, Softball, Wrestling, Basketball while on school premises, as sanctioned by the FHSAA. Coverage is also provided for the sports listed below in Group C.

Group C - High School Interscholastic Sports: \$30.00 - Hillsborough School District Sponsored Cheerleading, Golf, Cross Country, Track, Tennis Swimming, Girls Flag Football, Marching Band Auxiliary Units, Team Trainers/Managers, while on school premises and for sanctioned FHSAA events.

Middle School Sports: \$25.00 - Hillsborough County School District sponsored, scheduled and supervised Middle School Track/Field, Soccer, Volleyball, Basketball, Boys/Girls Flag Football and Middle School Team Trainers/Managers. Coverage ends after the last game for the sports season.

JROTC Drill Participants: \$30.00 - Provides coverage for JROTC activities that are exclusively scheduled, organized and sponsored by the SDHC and supervised by a JROTC designated instructor during the regular school term. Coverage is also provided for the sports listed above in Group C. (See back of this form for more specific information).

Marching Band and Color Guard Units: \$ 5.00 - Hillsborough County School District Sponsored, scheduled and supervised band and corresponding units during the regular school term, while practicing and participating in FHSAA events and school sponsored, funded events directly supervised by SDHC.

2018-2019 HILLSBOROUGH COUNTY SCHOOLS SUMMARY OF INSURANCE

Underwritten by Reliance Standard Life Insurance, 1100 East Woodfield Road, Two Woodfield Lake, Schaumburg, IL.

EXCESS INSURANCE

The Certificate of Insurance summarizes the policy provisions and benefits. **This policy will not pay 100% of all incurred medical expenses.** Policy limits and exclusions apply. Policy benefits are payable, subject to the limits specified below, for accidental bodily injury resulting from a covered school sports related accident. The company will pay the reasonable cost of covered eligible medical charges not to exceed the maximum benefits listed in the policy (summarized in this form). The maximum benefit payable for any one covered accident is \$25,000.00. **First medical treatment by a licensed physician or dentist for a covered accident must be obtained within thirty (30) days from the original date of the covered accident to be eligible for policy benefits.** The company will pay for covered medical charges for treatment and care rendered within **52 weeks** after the date of a covered accident.

POLICY DEFINITIONS: "**Covered Accident**" means bodily injury of the insured that results directly and independently of all other causes from a covered accident occurring while the policy is in force. Self-inflicted injuries caused by prolonged over exertion, stress or strain, or disease process or aggravation of an existing condition is expressly excluded from coverage under the accident policy. "**Covered Charges**" means reasonable charges which are not in excess of usual and customary charges; not in excess of the maximum benefit amount payable for services specified herein; services and supplies which are not excluded from coverage; and services and supplies which are a medical necessity for treatment of the covered accident. "**Pre-Existing Condition**" means any physical condition for which the existence of symptoms would cause a normally prudent person to seek medical care or advice. Physical condition includes any complication or residual of a prior illness, condition or disease the person was advised or treated for in the six (6) months before the effective date of the Insured's coverage under the policy. "**Hospital**" means a licensed or properly accredited general hospital which is open at all times and operated primarily and continuously for the treatment of and surgery for sick and injured persons as inpatients under the supervision of one (1) or more legally qualified physicians available at all times with continuous, twenty-four (24) hour nursing services by Registered Nurses on duty or call. "**Hospital**" does not mean a facility that is primarily a clinic, nursing, rest or convalescent home, or an institution specializing in or primarily treating mental or nervous disorders, alcoholics or drug addicts. "**Accident Coverage**" applies while a covered person is in attendance at a school-scheduled, school-sanctioned interscholastic sports practice or competition at or away from school premises, during the hours and on the days that school is in session; participating in activities, except as a spectator, which are exclusively school-funded, school-sponsored, school-supervised and scheduled by the school on or away from school premises, during or after school hours; Traveling directly to and from the school and a covered interscholastic sports competition site in a school designated bus or van driven by a licensed adult driver. Additional policy terms and provisions apply which are stated in the Master Blanket Accident Insurance Policy issued to the school district and on file for your review. "**Effects of Other Coverage**" means the insurance coverage provided under the policy shall be "**EXCESS**" to any other collectible insurance or plans, including but not limited to auto P.I.P. and auto medical payments, HMOs or PPOs, subject to limits stated in the policy. Third party subrogation rights are reserved. Total payments by all insurance plans, including HMOs or PPOs, shall never exceed the total medical expenses incurred. "**JROTC or Band Coverage**" The policy provides basic insurance for SDHC JROTC and Marching Band registered students during JROTC/Band activities that are exclusively scheduled, organized and sponsored by the SDHC and supervised by a District designated instructor during the regular school term. If a JROTC or Band registered student is injured during an activity that is fully or partially organized, scheduled and/or controlled by a third party other than the School District Hillsborough County, policy coverage is not in effect for that student during that activity. Injuries that occur during the regular school day classes or activities such as, but not limited to, physical education class, shop class, lunch time or walking to or from classes are not covered by the policy.

EXCLUSIONS - WHAT THE POLICY DOES NOT COVER

1. Any organized sports leagues or camps, club sports, martial arts or boxing schools that are not sanctioned by the FHSAA.
2. Damage to other than whole, sound, vital and natural teeth or to existing dental bridges, crowns, restorations or braces; orthodontic procedure and services. Treatment for injury or fracture of tooth caused either by decay, infection or the breakdown of a dental restoration.
3. Boils, athlete's foot, impetigo or similar skin infection, rashes, poisonous vegetation reactions, warts, blisters, cramps, muscle spasms, allergies or allergic reactions, ingrown nails, appendicitis, hernia of any kind, however caused; infections occurring other than as a result of such injury; detached retina; or psychiatric care.
4. Any form of illness, sickness or disease including but not limited to the following: Perthes' Disease, Pathological Stress Fractures, Osgood-Schlatter's Disease, Osteomyelitis, Osteochondritis, Osteogenesis Imperfecta, Slipped Capital Femoral Epiphysis, Thrombophlebitis, Hysterical Reactions, or similar conditions.
5. Any form of fighting or brawling or criminal or felonious assault or the Insured being engaged in an illegal occupation.
6. Services or treatment rendered as a part of the member school service by a hospital, physician, or person employed or retained by the member, or by a person related to the Insured by blood or marriage.
7. Riding in or on, being struck by, being towed by, boarding or alighting from, or operating any motorized or engine-driven vehicle; except that eligible medical expenses not collectible from other valid coverage will be payable up to \$2,000.00.
8. War or any act of war (raids by air, land or sea shall be deemed act of war), civil disobedience, plots or insurrection.
9. The use of or while under the influence of drugs unless administered as prescribed by a physician.
10. The existence or aggravation of physical or mental infirmity, condition or disease, whether infectious, congenital, secondary or acquired in origin. Conditions or the aggravation of conditions that originated prior to the Insured's Effective Date. Any expense for which a benefit is not listed. Intentionally self-inflicted 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.
12. Prescription drugs, injections, miscellaneous supplies, medications, except those administered while hospital-confined or when treated in the ER.
13. Any Injury that is not a direct result of a Hillsborough school and FHSAA approved interscholastic sports practice or game during the regular school term.

COVERAGE EFFECTIVE AND TERMINATION DATES: Coverage becomes effective on the first day of summer conditioning as designated by the Hillsborough County School Board or on the first day of practice for the 2018-2019 FHSAA season, as defined by the Florida High School Athletic Association (FHSAA). Coverage terminates after the last official FHSAA sanctioned game (as scheduled by the FHSAA), or May 27, 2019, whichever is first. For late enrollments received after the first day of practice or conditioning, coverage becomes effective on the date the premium is paid to the coach or the insurance company. FHSAA post-season play for eligible teams are covered.

HOW TO FILE A CLAIM: Immediately report any interscholastic sport related accident to the school Coach or Principal's office. Obtain the school student accident report from your school and a claim form. (Para reportar un reclamo, Comuníquese con la oficina de la escuela). Additional information and claim information can be found at WWW.HCPSAthleticProtection.com. Complete the claim form and mail with the accident report to: **School Insurance of Florida, P.O. Box 784268, Winter Garden, FL. 34778-4268**. For claim status and eligibility call 1-800-432-6915. Please remember, if you have any other sources of coverage such as an employer's policy, HMO, PPO, Blue Cross, Health Savings Plan, retired military plan, you must first file a claim with your other insurance source. **IF YOU HAVE QUESTIONS ABOUT THIS INSURANCE POLICY DO NOT CALL THE SCHOOL. Contact the agency that handles payments of claims: SCHOOL INSURANCE OF FLORIDA toll free 1-800-432-6915.** A certificate of insurance summarizes the provisions and benefits of the Policy # 09-0132-2019 (filed form # LRS-8985-0100-FL). Any difference between the policy and the certificate will be settled according to the provisions of the policy. Only full time students enrolled in the Hillsborough County School District are eligible to receive benefits under this policy. **FLORIDA LAW STATES: Any person who knowingly and with intent to injure, defraud or deceive any insurance company, files a statement of claim or an enrollment form containing any false or incomplete, or misleading information is guilty of a felony of the third degree.**

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HILLSBOROUGH SPT 2018-2019