

## **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 can purchase K-12 accident insurance coverage at*

*[www.k-12specialmarkets.com](http://www.k-12specialmarkets.com) or by calling 1-800-727-7642 X6103.*

**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 has student accident insurance through The Gerber Life Insurance Company. This coverage is EXCESS of any Major Medical coverage that parents have on their students. K-12 accident insurance coverage at [www.k-12specialmarkets.com](http://www.k-12specialmarkets.com) or by calling 1-800-727-7642 X6103.*

**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 program?**

*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 require 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 that 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 k-12 accident insurance, coverage at*

*[www.k-12specialmarkets.com](http://www.k-12specialmarkets.com) or by calling 1-800-727-7642 X6103.*

**Q. Is there a deadline to purchase the optional k-12 accident insurance coverage?**

*A. No. This coverage can be purchased throughout the year.*

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

*A. District Office: Wendy Sedwick at 331-228-4927*

*North High School Athletic Office: 331-228-6245*

*East High School Athletic Office: 331-228-5725*