



MONROE-WOODBURY

CENTRAL SCHOOL DISTRICT

Education Center, 278 Route 32, Central Valley, New York 10917

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Elsie Rodriguez
Superintendent of Schools

Dear Parent:

2020-2021 School Year

We are pleased to inform you that the district is once again providing student accident insurance. The coverage provides for reimbursement of medical expenses on a limited excess basis if your child should be injured under any of the following circumstances:

- While attending regular classes or school sponsored activities
- While traveling between your home and the school for any of these activities

Children participating in Interscholastic sports in this school district are covered against accidental injury. Your child is covered when:

- Participating in the practice or play of an Interscholastic sport
- Traveling to and from practice sessions or games

THE POLICY IS EXCESS OVER YOUR OTHER INSURANCE COVERAGE. BENEFITS ARE PAYABLE ON A BASIS OF USUAL AND CUSTOMARY CHARGES.

If your family does not have health insurance coverage - New York State has a program called ***Child Health Plus*** which is available to all New York State residents. You can reach them at 1-800-698-4543 for more information. The ***Child Health Plus Program*** is New York State subsidized and an affordable option for healthcare coverage for children.

Remember, in the event of an accident, you must file a claim first with your own insurance company, then, contact the school nurse for instructions on filing a claim under our student accident policy. Any questions concerning a specific insurance claim should be directed to:

- ▶ NAHGA Claim Services
P.O. Box 189
Bridgton, ME 04009
claims@nahga.com
Fax: 207-647-4569
Phone: 800-952-4320

To summarize, in the event of an accident:

1. Submit the claim to your own insurance company
2. Obtain claim filing information from the school nurse
3. File a claim for only those expenses not paid under your own insurance

Sincerely,

Patrick F. Cahill

STUDENT ACCIDENT INSURANCE

CLAIM FILING PROCEDURES

2020-2021 SCHOOL YEAR

The children in this school district are covered against accidental injury under the school time plan insurance. Your child is covered while:

- ▶ attending school, during school hours, including summer academic classes;
- ▶ traveling directly to and from school for regular school classes;
- ▶ attending school sponsored and school supervised activities, during the school term

NOTE: THIS COVERAGE IS IN EXCESS OF ANY OTHER INSURANCE COVERAGE YOU HAVE ON YOUR CHILD

To recover your medical expenses in excess of all other coverage you hold, follow these steps:

1. Make certain that the school nurse knows about the incident
2. Keep your physician bills or hospital bills relating to the incident
3. In case of serious incident, NAHGA Claims Services will contact you in order to obtain additional information from you, and/or a release of information from the physician or hospital.

If you have any questions regarding a claim, please contact:

- ▶ NAHGA Claim Services

P.O. Box 189
Bridgton, ME 04009
claims@nahga.com
Fax: 207-647-4569
Phone: 800-952-4320

THE STUDENT ACCIDENT INSURANCE IS “EXCESS” COVERAGE.

Your family’s health insurance is primary and you must submit all claims to your primary carrier for payment prior to submitting to the school’s carrier. This policy is limited to the usual and customary limit for any given procedure.