



BRANDYWINE SCHOOL DISTRICT

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Superintendent

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Vice President, Board of Education

MEMORANDUM

**TO: Parents and Guardians of Students Participating
in Middle School and Senior High Interscholastic Sports**

FROM: Scott Kessel, Chief Financial Officer

DATE: August 31, 2016

SUBJ: INTERSCHOLASTIC SPORTS INSURANCE

Limited coverage is provided for Accident Medical Expense Benefits while participating in Middle and Senior High Interscholastic games, practice sessions or while traveling under school supervision to and from such scheduled games or practice sessions. The sports coverage is not limited to Senior High Football, but covers all interscholastic sports, including any band or cheerleading competitions. This coverage is provided under a plan underwritten by L&W Insurance. The Delaware Secondary School Athletic Association carries a separate Catastrophe Plan. **Also, if your primary health insurance is with an HMO or PPO, you must use those facilities in order for the sports insurance to provide the excess coverage.**

The School District pays the premium for this insurance. In order to avoid costly and needless duplication of coverage, the Sports coverage is in ***excess over any other insurance or health plan you may carry***. Claims must be submitted to both your primary carrier (such as an HMO or Blue Cross) and to the Sports Insurance carrier. Therefore, you must first make your claim against your own health insurance coverage. The policy **will not cover** expenses payable under the insured's HMO (Health Maintenance Organization), or PPO (Preferred Provider Organization). If your primary carrier does not cover the expenses in full, the Sports Insurance will pay for any additional eligible expenses that are within their "Reasonable & Necessary" fee schedule. You are responsible for expenses or losses that exceed the coverage provided by your insurance, the basic All Sports policy and the Catastrophe policies. There is a **90-day time limit for reporting a claim**, so it is important that the claim be reported regardless of whether you have received any correspondence from the primary carrier regarding the portion they will pay. **Not reporting a claim in this 90-day period will void coverage under the accident plan.** If your primary carrier does not cover the expenses in full, the Sports Accident Insurance will pay eligible expenses within the "Usual and Customary" expense of their benefit schedule. **Claim forms can be found on line at www.BollingerSchools.com.**

This coverage applies to all Junior and Senior High School Interscholastic Sports, intramural sports, and non-sport extracurricular activities, such as class trips.

HOW TO FILE YOUR ACCIDENT CLAIM:

Notification of any injury must be made to the school personnel within 10 days of the injury. School personnel must complete Part A of the claim form.

A Parent or Guardian must complete Part B of the claim form and send it to: **Tara Shockley, L&W Insurance, P.O. Box 918, Dover, DE 19903.** The claim form can also be faxed to 302.674.1169 or by email to tshockley@lwinsurance.com
The claim form *must* be submitted to L&W Insurance within **90 days** of the date of injury.

After your primary insurance has paid the medical expenses up to the policy limits, **submit itemized bills** (CMS-1500 from physicians and UB-04 from hospitals) and copies of the Explanation of Benefits from your primary insurance company as you receive them. Please write the claimant's name, policy number, and date of accident on all bills and Explanations of Benefits. Please keep a copy of the claim form, all bills, and primary insurance Explanation of Benefits for your own records.

Additional coverage for intramural sports and other activities is offered through the Voluntary Student Accident Insurance Plan if you wish to purchase it.

PC: Principals
Building Secretaries
School Nurses
Athletic Directors