



# Northampton Area School District

District Administration Office

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Northampton, PA 18067

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TO: Parent of Students Participating In Interscholastic Athletics

FROM: Shaun Murray, Athletic Director

SUBJECT: 2019-20 Athletic Insurance and Injury PLEASE READ THOROUGHLY!

Your son or daughter has indicated a desire to participate in an Interscholastic Athletic Program sponsored by the Northampton Area School District through our secondary schools. The Northampton Area School District provides insurance coverage on students while participating in interscholastic athletics rather than requiring the purchase of an individual student insurance policy. It is our desire to provide to each parent or guardian a description of the coverage and procedures that are to be used. The policy provided does have *limited coverage*. Under no circumstances should it be concluded, and is definitely not meant to be implied to student athletes, parents, or guardians, that there is 100% coverage in the event of all injuries.

This policy covers students only while participating in interscholastic sports. An additional policy covering the student during the school day, or optional 24-hour coverage, is made available for purchase at the beginning of the school year and is also available throughout the year.

Attached please find a benefit page for sports coverage that indicates covered charges, describes an excess policy that is provided to the student athlete, and indicates exclusions and limitations of the policy. Basically, the policy works in the following manner. If an athlete or other covered student is injured, the policy pays for the first \$100.00 of usual and customary charges. In most cases where a minor injury has occurred and the claim is less than \$100.00, the entire bill will be paid by the insurance policy.

In the event that the bills resulting from the injury are in excess of \$100.00, the parent should then also report the accident and complete necessary insurance forms with their own insurance carrier. Once monies have been paid by your own insurance carrier, the remaining excess bills should then be resubmitted for any further payments to the District's Student Athletic Insurance Company. For covered claims, the insurance policy will cover up to 80% of the medical bills with the remaining 20% being the responsibility of the student's parent/guardian. Also, please find attached a copy of directions concerning the above outlined procedures. Please note that in the case where the parent(s) or guardian of an athlete does not have any private medical insurance, this information should be sent to our insurance company and they will investigate and process the claim. Should you have any further questions concerning this reporting process, you should contact the school nurse/trainer. For your convenience, below please find the names of the school nurses/trainer for the secondary schools.

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| Jess Frontanes, Trainer, Northampton Area High School | 610-262-7816 |
| Jorge Perez, Trainer, Northampton Area High School    | 610-262-7816 |
| Shannon Taby, Trainer, Northampton Area High School   | 610-262-7816 |
| Ms Debbie Collins, Nurse, NASD High School            | 610-262-7815 |
| Ms Beth Trexler, Nurse, NASD High School              | 610-262-7815 |
| Ms Jennifer McGlynn, Nurse, NASD Middle School        | 610-262-7819 |
| Ms Krista Atiyeh, Nurse, NASD Middle School           | 610-262-7819 |

I would again reiterate that this memo be read carefully and thoroughly by you the parent or guardian of the student athlete. Thank you!