

The Villages Charter School Insurance Parent Information

The Villages Charter School (TVCS) seeks to provide a safe learning environment, both academically as well as athletically, for all students. However it is understood that accidents and injuries do occur even in a safe environment. The Villages Charter School provides a supplemental policy that covers the student while attending school during the school day as well as during school approved activities and athletics. This policy is meant to be supplemental to parents' primary insurance plan and not take the place of said plan. The supplemental policy provided by TVCS may help pay some expenses such as deductibles or coinsurance. **This policy will not pay 100% of all medical expenses. This policy will cover injuries related to accident or injury during the school day or while participating in school approved activities and athletics. It will not cover general medical illness or pre-existing injuries and is not available for club sport participation.**

The supplemental policy provided by TVCS provides up to \$25,000 in covered medical expenses as determined by the insurance provider for any one covered accident. Policy limits and exclusions apply and are set by the insurance policy provider. Under the TVCS supplemental policy, **the first medical treatment by a licensed provider for a covered condition must be obtained within ninety (90) days of the original date of the covered injury, to be eligible for policy benefits. The supplemental insurance company will pay for covered medical charges for treatment and care rendered within 52 weeks after the date of a covered accident.**

Important Notification:

THIS POLICY IS NOT INTENDED TO BE A PRIMARY HEALTH COVERAGE. (policy handout)

This coverage is intended to **Supplement** a student's individual health coverage. (policy handout)

If your medical coverage is under an HMO, PPO or similar plan, you must follow their requirements for obtaining benefits. Otherwise, our benefits may be reduced. (per policy handout)

Filing a claim does not guarantee coverage as coverage is determined by policy provider. The Villages Charter School DOES NOT assume responsibility for payment of medical expenses that are not covered by the supplemental policy or a student's individual policy.

TVCS will continue to collect copies of primary insurance cards each year, to keep on file when a student participates in athletics.

Filing a Claim: When your child is injured due to accident or injury during the school day or during school sponsored activities or athletics the supervising staff member, coach, school nurse or athletic trainer will complete the appropriate section of the supplemental insurance claim form. The claim form will be sent home with the student to be completed by a parent or guardian. Once the form is received and completed by parent or guardian it is then the parents/guardians responsibility to follow the filing instructions attached to the claim form.