

# Voluntary Student Accident Insurance

## **IMPORTANT**

*Line Mountain School District provides medical coverage only for student athletes for sports related medical expenses. The insurance provides a \$5,000,000 coverage benefit with a 10 year benefit period. The policy is excess coverage to any health insurance the student athlete may have.*

*Line Mountain School District does not carry any other medical coverage for students. Each parent must purchase coverage for their child.*

*If your child has no medical insurance, voluntary student accident insurance will be their only safeguard against expensive medical bills related to an accident at school. Even if you have health insurance, out-of-pocket costs & deductibles can become expensive. For as little as \$38 for the year, your child can be protected.*

Dear Parents and Guardians:

July 2024

By law in the State of Pennsylvania, medical bills as a result of injuries to your child while at school are, in most cases, your responsibility. With the rising costs of health insurance and the growing trend of larger deductibles and out-of-pocket costs, you should consider purchasing the Voluntary Student Accident Insurance offered by the school. At only \$38 for the year you can purchase protection during school time hours. For \$137 you can purchase 24-hour coverage. Both options provide:

### **Benefits:**

1. \$25,000 of accidental medical expense coverage with no deductibles.
2. The policy pays as long as one year when treatment for an injury is prolonged.
3. This insurance can be used as a supplement to any existing medical insurance you might have to eliminate potentially costly out-of-pocket expenses.

### **How to enroll your child:**

Please visit <https://www.aliverisk.com/StudentAccidentEnrollment> to complete the enrollment form.

*To get the best value for the coverage, submit your application as soon as possible at the beginning of the school year.*

*You have to complete this application every year for each of the school-age children you wish to cover.*