

Dear Parent:

Your Board of Education is providing school-related accident insurance coverage for all children enrolled in the Putnam Valley School District. The coverage provides for reimbursement of medical expenses on a "USUAL AND REASONABLE" basis in the event that your child should be injured under any of the following circumstances:

- While attending regular classes, or school-sponsored activities; or while <u>traveling</u> between your home and the school for any of the above activities; or
- While participating as a member of a team in a regularly scheduled game of practice; or
- While traveling directly to and from such regularly scheduled game or practice.

OUR POLICY WILL BE "EXCESS" OVER YOUR OTHER INSURANCE COVERAGE. THIS MEANS THAT BENEFITS WILL BE PAID ONLY FOR THAT PART OF THE MEDICAL EXPENSE THAT IS NOT COVERED BY YOUR OWN INSURANCE PLAN.

Although this coverage is very comprehensive, there are some exclusions. If you have any questions, we recommend that you contact our insurance company, NYBEST, Pupil Benefits Plan, and ask to speak to the Putnam Valley Central School District representative at 1 800 393-3301.

In the event of an accident, you must file the claim form with your own health insurance company; then contact your school for instructions on filing a claim under our student accident policy.

To summarize:

- 1. Submit the claim to your own insurance company.
- 2. Obtain claim filing instructions from the office of your school nurse as soon as possible. Be sure that the "Employer's Section" of the claim form has been completed by a school official. Complete and sign the "Insured's Section."
- 3. Be sure that you include records of payments made by your own health plan.

Sincerely, Dr. Frances Wills Superintendent of Schools