

# REGULATION

## MONTGOMERY COUNTY PUBLIC SCHOOLS

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**Related Entries:** COB-RA, EBH-RA, EIB-RA

**Responsible Office:** Chief Operating Officer  
Financial Services

### Student Accident and Football Insurance Program

#### I. PURPOSE

To provide information concerning insurance available to students through Montgomery County Public Schools (MCPS) and to establish procedures for distributing enrollment information and filing a claim for an injury

#### II. BACKGROUND

The Montgomery County Board of Education approves an insurance carrier to make available a program of optional student accident insurance. In recent years a choice of student accident plans has been made available, i.e., a choice between the regular school time plan or a 24-hour-a-day plan. Both plans are excess plans which only will pay after all other insurance coverage is exhausted. The maximum limit is \$25,000 per accident. Parents/guardians are advised to examine other health insurance coverage they may have in relation to this policy prior to purchase. The option to purchase a separate insurance plan is made available by MCPS specifically to cover interscholastic tackle football players because of the exclusion of this activity from the regular student accident insurance.

#### III. PROCEDURES

##### A. Student Accident Insurance

1. At the beginning of the school year, the insurance carrier will provide an enrollment flyer to all schools. The flyer will include the insurance carrier's website. All enrollment forms, brochures, and claim forms only will be available online.
2. Following the suggested procedures, each school conducts an enrollment period, usually no more than two or three weeks. When the enrollment period is closed, it is not reopened for those in attendance during the

enrollment period, except in those cases in which the principal or his/her designee decides that a student or students should be enrolled because of unusual or imperative reasons. In such cases the principal or his/her designee must notify the Employee and Retiree Service Center and the insurance company.

In no case will enrollment be permitted after an accident has occurred except during the enrollment period. Students entering during the school year from outside the county should be offered the insurance and given one week in which to enroll.

3. In the event of a claim, a claim form is printed off the insurance carrier's website. The parent/guardian completes Section I of the claim form, and the school completes Section II. The parent/guardian submits the claim directly to the insurance carrier.
4. The claims office established by the carrier is to provide a claim information service to the parents/guardians and to the schools. The claims office contact information is available on the insurance carrier's website.

B. Interscholastic Football Insurance

1. All football players must have medical insurance in order to participate. It may either be the parent's or guardian's existing insurance policy, or the optional insurance carrier approved by the school system.
2. Prior to the beginning of the football season, the director of systemwide athletics distributes enrollment material to the head coach of each interscholastic football team. The material contains descriptive information on coverage, parent/guardian letters, and MCPS Football Insurance Response forms.
3. Each coach verifies that the MCPS Football Insurance Response form is completed and returned by each parent prior to the first practice.

**Regulation History:** Formerly Regulation No. 525-9, March 20, 1979; revised May 2, 1988; revised January 10, 2005; revised August 24, 2015.