

**Nazareth Area School District  
Athletic Department**

**STUDENT ACCIDENT INSURANCE COVERAGE FOR ATHLETICS  
2024-2025 SCHOOL YEAR**

Dear Parent/Guardian,

Continuing with the 2024-2025 school year, the Nazareth Area School District will no longer automatically carry a secondary student accident insurance plan for interscholastic athletics. However, the District has taken several steps to ensure student-athletes who sustain injuries have streamlined access to the care they need and that any out-of-pocket costs associated with sports injuries is minimized.

- The District is working closely with their Sports Medicine Provider, St. Luke's University Health Network, on its "Team Health Program" to control costs associated with sports injury care. This includes direct access to a dedicated case manager for all student-athletes and their families as well as insurance counseling and consultation. **This does NOT require treatment with a St. Luke's Provider.**
  - **Hotline Number:** 484-526-6784
- It is important to note that a patient's primary health insurance will continue to be billed, and that the patient is responsible for payment of co-pays, deductibles, and co-insurance at the time of service.
- The District will continue to provide parents with the opportunity to select and purchase an affordable student accident insurance plan to protect against any gaps they might have in their coverage.

These Voluntary Student Accident Insurance Plans can help eliminate the possibility of any out-of-pocket expenses to your family. Since many group (employer) insurance policies no longer pay full hospital and medical expenses and may require a deductible, co-pay or co-insurance, this coverage is recommended to protect against any gaps in coverage. Additionally, if you have a **high-deductible health insurance plan**, you are encouraged to research your options with voluntary student accident insurance plans to help offset this potential expense.

There are a variety of plans available for your consideration, and more information on your options can be found here:

- <https://www.nazarethasd.k12.pa.us/domain/43>
- <http://www.bollingerschools.com/site/>

**Please note that these plans should be considered in conjunction with any other family medical insurance you may have for your child(ren).**

Sincerely,



John A. Ostrowski, DAT, LAT, ATC, GTS