

**Nazareth Area School District
Athletic Department**

**IMPORTANT NOTICE
CHANGE IN STUDENT ACCIDENT INSURANCE COVERAGE
FOR ATHLETICS 2020-2021 SCHOOL YEAR**

Dear Parent/Guardian,

Beginning with the 2020-2021 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 a 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. Families are encouraged to call our Hotline Number: **484-526-6784** with any questions about the "**Team Health Program**". **Please note that this Program does NOT require families to seek treatment with a St. Luke's Provider.**
- **For students seeking treatment at St. Luke's through the Team Health Program:**
 - St. Luke's will bill the student's medical health insurance and will accept the insurance payment as payment in full for all injuries treated at a St. Luke's facility or with a St. Luke's provider.
- **For students seeking treatment at other facilities, providers or networks:**
 - Families seeking care at other facilities, providers or networks are responsible for all bills including deductibles, co-insurances and co-pays.
- Additionally, the District will continue to provide parents with the opportunity to select an affordable student accident insurance plan to protect against any gaps they might have in their coverage (deductibles, co-pays or co-insurances)

These Voluntary Student Accident Insurance Plans can help eliminate the possibility of any out-of-pocket expenses to your family especially if seeking care outside of St. Luke's. 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. 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/>
 - School-time sports, excluding football (covers practices and games)- **\$96**
 - School-time football only (covers practices and games)- **\$250**
 - Other plans and options available

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, MS, LAT, ATC