

1 **Board Policies**

Blair-Taylor School District

2
3 **Series: 400**
4 **Section: 450**
5 **Policy #: 451**
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STUDENT
STUDENT HEALTH AND WELFARE
STUDENT INSURANCE PROGRAM

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9 A. The Blair-Taylor School District does not provide any district paid student accident coverage. Parents may
10 participate in a pupil benefit plan or an athletic benefit plan for their children but these voluntary plans are at the
11 parent's own expense. No costs are covered by the school district.

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13 B. Pupil Benefit Plan
14 Families may purchase a pupil benefit plan for each of their children. The plan will cover the child for accidental
15 injury that may occur at school, excluding athletics. A plan can also be purchased that provides 24 hour
16 coverage. Coverage's are subject to limits and exclusions as provided by the carrier. The plan is intended as a
17 secondary coverage intended to assist in defraying the cost of medical and surgical care that may be needed as
18 a result of some accidental injury incurred while the pupil is engaged in a school sponsored activity, in the
19 classroom, on the playground, in the gym, in the shop, in the laboratory, and on field trips. The plan does not
20 include coverage for accidents occurring while going to school or coming home from school unless the 24 hour
21 coverage option is selected.

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23 C. Athletic Benefit Plan
24 1. A family with a student in grades 7-12 may purchase, at their own expense an athletic coverage plan. There
25 is one plan for football coverage only and another plan that covers all other sports. Individual coverage must
26 be purchased for each child a family wishes to insure.
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28 2. Protection is provided for every injury occurring while the student is engaged in practice or the participation in
29 interscholastic athletics. It is not a health protection and the plan will not accept the responsibility for
30 treatment which is not the direct result of an accident. It provides enrolled pupils and athletes scheduled
31 indemnity benefits to assist in meeting the cost of medical care in the event of and accidental injury.
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33 3. This voluntary plan provides protection subject to coverage limits for injuries occurring while the student is
34 engaged in practice or participation in interscholastic athletics. It is not a health protection plan and the plan
35 will not accept the responsibility for treatment which is not the direct result of an accident. It provides
36 enrolled pupils and athletes scheduled indemnity benefits to assist in meeting the cost of medical care in the
37 event of an accidental injury.
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39 4. The maximum benefit for any accident is only that which is provided in the Schedule of Benefits, included in
40 the folder which is given to all pupils enrolled in the plan.
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42 5. Whether insurance is purchased or not, a student is not eligible to participate in Middle or Senior High
43 interscholastic competition until his/her examination and permit card has been filed in the school principal's
44 office.
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53 **LEGAL REFERENCE: 120.13 (2) Wis. Stats.**

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55 **First Reading: 7/8/91**

Adopted: 7/15/91
Amended: 12/05/94
Reviewed: 7-14-09

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60 **Clerk:** _____