

FLOYD COUNTY BOARD OF EDUCATION  
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William Newsome, Jr., Vice-Chair - District 3  
Dr. Chandra Varia, Member- District 2  
Keith Smallwood, Member - District 4  
Steve Slone, Member - District 5

**Date:** July 23, 2021

**Consent Item:** Consider/approve group insurance coverage for student athletes/sports teams.

**Applicable Statue or Regulation:** BOE Policy 01.11

**Fiscal/Budgetary Impact:** \$44,470 cost to the general fund for school sports team coverage and an estimated additional \$500 for participants for summer sports camps/practices.

**History/Background:** In the past Scholastic Insurance has provided voluntary student accident plans. Due to low numbers of participation, Scholastic is unable to renew the voluntary plan for the 2021-2022 term.

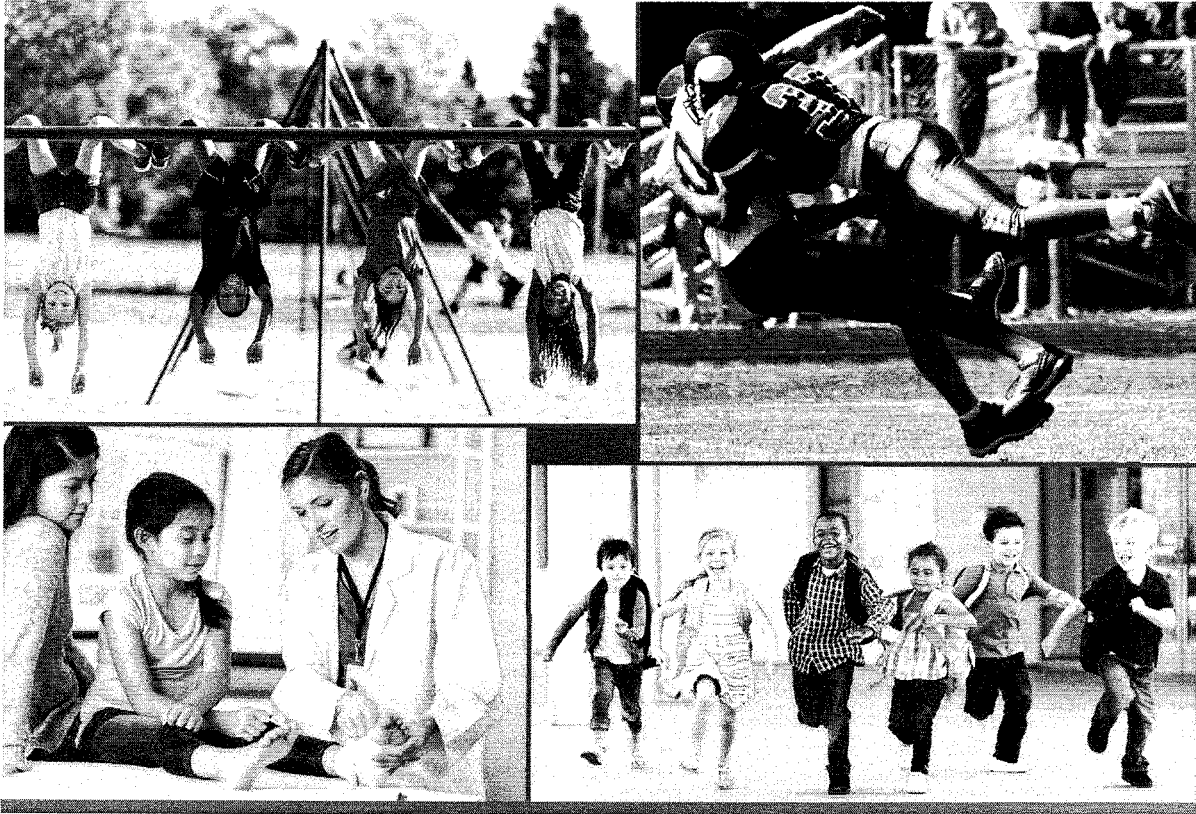
**Recommended Action:** Approve

**Contact Person (s):** Tiffany Warrix Campbell or Joe Marson

**DIRECTOR**

**SUPERINTENDENT**

# KidGuard®



The simplest, most cost effective way to help  
**Floyd County School District**  
protect its most important assets.

*Administered by:*

Scholastic Insurance

P.O. Box 784268, Winter Garden, FL 34778

800-432-6915 | FAX 407-798-0296

*Underwritten by:* Reliance Standard Life (A+ Rated)

RSL-FK2021-2022



## WHAT IS THE KidGuard® GROUP PROTECTOR PLAN?

The Group Protector plan is a simple, cost effective way to provide group accident insurance protection for all Floyd County students. Some Districts elect coverage for only the higher risk activities. The plan can protect high school and middle school student athletes, marching band and cheerleaders while they are participating in school sanctioned interscholastic sports practices and competitions during the regular school term.

## WHY IS IT NEEDED?

1. According to the U.S. Census Bureau statistics, about one in six families lack adequate health insurance. Many families in the Floyd County school community are not able to afford or obtain primary health insurance. They may be uninsurable, unemployed, or work in a temporary job or for a small company that does not offer health insurance benefits. Uninsured students in high-risk sports and other school activities could face severe financial hardship in the event of a school related injury. Many families have experienced higher deductibles and co-pays since the implementation of the Affordable Care Act. Parents sometimes attempt to collect injury expenses from the school through legal means. **The Group Protector Plan assists families in financial need and helps shield schools from potential legal issues.**
2. Many State Interscholastic Athletic Associations mandate that all student athletes must have a basic medical insurance policy in effect before being allowed to participate in athletics. If a student-athlete does not have family insurance coverage, the school must provide either a blanket plan covering all athletes or offer a plan that can be purchased by parents of uninsured students to satisfy the basic insurance coverage requirement. **The KidGuard® Group Protector Plan automatically entitles all athletes access to necessary medical treatment and basic insurance coverage for all uninsured student athletes.**
3. School coaches and athletic directors have found it difficult to collect 'insurance waivers' from parents and maintain updated, accurate, insurance records for every student athlete and for the state mandates. Parents cannot legally sign away the legal rights of minor children to sue the school or coach. Therefore, waivers will not shield the school from potential lawsuits. **The KidGuard® Group Protector Plan eliminates the need to collect insurance waivers.**
4. Unpaid medical bills due to school related injuries often result in confrontational and legal issues between parents and schools. Medical costs have increased significantly. The school's time and expenditures to defend one lawsuit can easily exceed the cost of purchasing the KidGuard® Group Protector Plan. Parents that receive reimbursement for medical expenses due to a student injury are less likely to sue the school. **The school's cost of defending legal actions can be reduced or eliminated.**



## WHO IS COVERED by the KidGuard® GROUP PROTECTOR PLAN?

The KidGuard® Group Protector Plan covers all student athletes while practicing for and competing in the State Athletic Association sanctioned interscholastic sports and/or middle school sports during the regular school term. As an option, the District may elect to insure all 6,000 students while in attendance at school and school scheduled activities, during the regular school term, including field trips, P.E., lunch, recess and more.

### Students will be protected while they are:

- Participating in State Athletic Association sanctioned interscholastic sports practices and competitions that are exclusively school scheduled, during the State Athletic Association specified regular sports season's dates and during the regular school term.
- Participating in non-contact, off-season weight training programs, at school, while under the direct supervision of a school employed coach. Sports camps, Summer-time, Summer off-season conditioning, summer sports camps, interschool passing leagues, 'open gyms', club sports are not covered, but could be added for an additional cost. These voluntary activities could be covered under the voluntary 24-Hour plan as well.
- Members of the School Side-line Cheerleading Team during cheerleading practices while under the direct supervision of a paid school coach and while performing during interscholastic sports competitions during the regular school term.
- Traveling as a school team group directly to and from school premises and a covered interscholastic sports event site in a school owned or leased bus or van. Traveling to and from school and for school field trips, while on a school bus, is covered during the regular school term. (Injuries sustained during individual travel and travel in privately owned vehicles are not covered by the policy).

**NOTE:** Policy coverage can be expanded to include protection during summer off-season conditioning, summer sports camps, interschool passing leagues, 'open gyms', club sports and other specified activities for an additional cost. An option is available to expand coverage to protect all students, K-12, during school classes and all other school scheduled, school funded, and school employee supervised activities during the regular school term.



## KidGuard® Policy Benefits

Policy Coverage	Maximum Benefits
Deductible	None
Maximum Policy Limit, Per Covered Accident	\$ 25,000
Accidental Death/Dismemberment	\$2,000/\$10,000
Inpatient Hospital Per Diem/Misc. Charges per Diem	Up to \$1,000 per day of confinement
Outpatient 'Same Day Surgery' Hospital or Surgi-Center Charges	UCR Up to a maximum benefit of \$2,000 for all billed supplies and services
Emergency Room Charge (occurring within 72 hours. of a covered accident)	UCR Up to \$350
Physician's Office, In-Hospital, or Remote Online Non-Surgical Visits	\$50 initial visit; Physician or Physician Asst: follow-up visits payable up to \$30 (Not to exceed one charge per day).
Orthopedic Braces and Appliances, Wheel Chair and Crutch Rental	UCR Up to \$350
X-Rays/Radiology (including reading fees)	UCR Up to \$275
MRI \ CAT or other Scans (including reading fees)	UCR Up to \$400 in the aggregate per injury for all services provided
Primary Surgeon Benefit/ Assistant Surgeon (Licensed MD)	Paid @ 100% of UCR fees not to exceed \$2,000. Payable up to 25% of Primary Surgeon's Benefit
Surgical Implantable Devices, Screws, Pins, Plates, Etc.	Up to \$250 per surgery
Anesthesiology Services	Maximum benefit up to \$500 for all combined services provided by anesthesiologist and/or CRNA
Prescription Drugs, Injections and Lab Testing Benefit	Up to \$50 per covered accident
Outpatient Physical Therapy Treatment Visits	Pays up \$30 per treatment day up to 10 visits
Ambulance Service including EMT expenses	Pays up to \$300 per air or ground transport
Dental Injury (per sound natural tooth)	Pays treatment expenses up to \$350 per injured tooth
Eye Glasses, Hearing Aids or Contact lenses <i>(paid only when a covered claim is paid that required medical treatment)</i>	UCR up to \$500 if broken during a covered accident
Motor Vehicle Related Accident	Same benefits paid as any other injury up to \$2,000

**\*\*Medical expenses for diagnosed heat related stroke or illnesses, concussions and cardiac emergencies requiring medical treatment within 24 hours from a school practice session or competition are considered a covered accident under the policy as any other accident. Benefits outlined above may be increased upon request subject to an additional premium requirement.**

RSL FLK Floyd-2021-2022



## KidGuard® Group Protector Rates

Discounted group rates available only to Floyd County Public Schools

INSURABLE COVERAGE OPTIONS	Group Rates
<b>OPTION I</b> Provides protection for student high school athletes, half-time band/aux. unit members and sideline cheerleaders during State Athletic Association sanctioned sport's season practices and competitions during the regular school term.	\$8,785 /per High School (3 High Schools)
<b>OPTION II</b> Middle School Interscholastic Sports Teams Coverage. <b>This Coverage must be added to Option 1</b> during the regular school term.	\$1,765/per Middle School (6 Middle School Sports teams)
<b>OPTION III</b> Option to expand accident protection for all students, K-12 including PE and other school activities outside of sports. <b>This Coverage must be added to Option 1.</b>	\$1.20 per Student (Approx. 6,000 Students)
<b>OPTION IV</b> Elementary School Interscholastic Sports Teams Coverage during the regular school term. <b>This Coverage must be added to Option 1.</b>	\$1,075.00 per Elementary School (7 Elementary School sports teams)
<b>OPTION V</b> Summer Sports Camps or summer practices: Per Participant rates, based on minimum premiums.	\$ .30 cents per participant** \$ .45 cents football/wrestling**

Please contact Scholastic Insurance for different rates if Option ONE (I) is not purchased. Option one must be purchased in order to receive the discounted rates for Options II-IV. The above options do not provide coverage for the summer months and/or summer camps.

\*\*Summer is not included in this quote. Summer conditioning and Summer Sports camps rates are determined by number of participants and type of activities a school wants to be covered. Please contact Scholastic Insurance for more details and for a policy application.

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## KidGuard® Terms and Provisions

### LIMITATIONS AND EXCLUSIONS

In order to keep the cost of the policy at an affordable level, treatment expenses for the following conditions are not covered: Illness or disease process; aggravation of or reoccurrence of pre-existing conditions; psychiatric or mental disorders; orthodontic services; conditions not due solely to accidental bodily injury. Private leagues, sports camps, open gyms, offseason conditioning or sports in the summer are not covered, unless an additional premium is paid. To be considered an eligible claim, a licensed physician must initially treat an injury within thirty (30) days from the date of the school related and covered accident. Benefits for covered medical expenses continue for up to one year from the original date of the covered accident. Additional provisions and exclusions apply.

### NON-DUPLICATION OF BENEFITS PROVISION

The policy benefits both uninsured families and families with other primary sources of coverage. If a student has no other primary coverage, the policy will pay on a "primary" basis up to the specified limits of the policy. If a student is eligible for other coverage, parents must first file a claim with their primary carrier. The KidGuard® policy provides a supplement to help pay deductibles, co-pays, or dental benefits that other family insurance plans may not cover.

### THE UNDERWRITING INSURANCE COMPANY

The underwriting insurance company is the Reliance Standard Life Insurance Company, rated "A+" Superior by A. M. Best's Report. Current assets exceed \$1.9 Billion. The company insures more than 2,000 public and private schools.

### THE PLAN ADMINISTRATOR

Scholastic Insurance Agency is the TPA that processes all claims, provides immediate answers to coverage questions, and performs all other administrative functions. Claims are promptly and courteously processed by Scholastic Insurance trained representatives within 7 days after receipt of completed claim information and medical bills. Information regarding the school's group student accident plan will be readily available on a customized designed website prepared by Scholastic Insurance outlining the policy benefits, terms, provisions, how to file a claim, a questions and answer section; who to contact regarding all claim questions regarding claim coverage and claim status. Scholastic Insurance provides student insurance program administrative services for over 2,000 public and private schools. For additional information regarding Scholastic Insurance services, please contact Lane Smith @ [Lanes@Lesmith.net](mailto:Lanes@Lesmith.net) or call Lane @ 800-432-6915.

*~This information is provided as a summary description of the policy terms, conditions, and benefits. All policy terms conditions and benefits are subject to compliance with State Insurance Department laws. ~*



## KidGuard® Group Protector Questions and Answers

**Question:** Does the KidGuard® Group Protector Plan include coverage for tackle football participants?

**Answer:** Yes. Tackle football participants are covered during State Athletic Association sanctioned and designated football season practices and games. Optional coverage for summer football, sports camps, and summer conditioning programs can be added to the policy for an additional cost.

**Question:** Can we offer parents the opportunity to purchase optional School Time and/or 24-Hour accident insurance for students on an optional enrollment basis?

**Answer:** YES: If the school district purchases the KidGuard® Group Protector Plan to cover all student athletes, a link to the Scholastic Insurance website will enable parents to view details of the Floyd County Group Protector plan purchased by the school and allow parents to enroll their child on-line in the optional School Time and/or 24-Hour coverage options. The voluntary plans are not available unless the school district purchases the KidGuard® Group Protector Plan.

**Question:** How will we be able to inform parents regarding the availability of the policy coverage?

**Answer:** We will provide a brief one-page summary of the program that can be copied and distributed to parents of athletes. The summary will include information regarding **HOW TO FILE A CLAIM** and our toll-free phone number to call regarding claims or coverage questions. Detailed information will also be available on our website 24/7 which can be linked on to the school's website.

**Question:** Do schools have to submit a name listing of student athletes in each sport to the insurance company in order for coverage to be effective?

**Answer:** **NO.** Schools do not have to worry about compiling and sending a list of participants or requiring kids in sports to sign insurance waivers. All student athletes are eligible for accident insurance protection under the KidGuard® Group Protector Plan.

**Question:** What are the claim filing procedures? Does the school have much involvement or responsibility in getting together claim information for the parents and forwarding to the insurance company for payment? Will the school have to field phone calls regarding claims?

**Answer:** Scholastic Insurance provides schools with 'Accident Report Forms'. When a school accident is reported to the school, the school simply writes the name of the student including a brief description of the school related accident on the form. Then the school mails/emails or faxes the 'Accident Report Form' to Scholastic Insurance. Upon receipt of the accident form, we mail a letter to the injured student's parents to inform them of the necessary steps regarding submission of the claim. We include a description of policy coverage and our toll-free phone number. We do everything possible to minimize the school's involvement. In the event that a parent calls the school, we encourage the school to immediately refer all inquiries to our toll-free number or the customized school website for more information.



**Question:** If a parent has no other primary insurance, will the policy pay for 100% of all medical expenses incurred due to the student's injury?

**Answer:** No. Doctors, hospitals, and other medical service providers are free to determine how much they charge for treatment and services. Fees charged can vary considerably. The policy pays benefits based on the policy schedule of specified benefits. The benefits paid by the policy may not pay 100% for all medical expenses. Every injury is different. Insured families are seeing deductibles and coinsurance rising. In addition to providing basic primary insurance for uninsured students, the **KidGuard®** Plan provides supplemental coverage to help families pay for some of their out-of-pocket expenses left by deductibles and copays. Oftentimes, doctors and hospitals will 'write-off' balances not paid by the policy and parents will not be balance billed. Parents must use their primary insurance network first, before being eligible to collect supplemental benefits from the **KidGuard®** Plan.

**Question:** Is there a list of preferred doctors or hospitals that injured kids have to get treatment from in order to get policy benefits? If a student needs surgery, do they have to call the insurance company for 'pre-authorization' to be eligible for policy benefits?

**Answer:** Injured students can receive treatment from any licensed doctor or hospital of their choice. The policy does not require pre-authorization notice prior to surgery to be eligible for policy benefits.

**Question:** Does the policy cover summer sports camps, summer football or other summer vacation activities?

**Answer:** No. However, schools can elect to purchase coverage for these summer activities for an additional cost. Please contact us at 800-432-6915 or email us [Lanes@Lesmith.net](mailto:Lanes@Lesmith.net) to discuss additional coverage options.

**Question:** Where is the claims office located and who do we contact if we have questions?

**Answer:** All claims are promptly processed and paid in the Scholastic Insurance home office in Orlando Florida. One call to 800-432-6915 will provide answers to all questions regarding coverage, claims or any issue related to the Floyd County student insurance plan.



**2021-2022**  
**KidGuard® Student Accident Insurance**  
**Enrollment Application**

**SCHOOL DISTRICT APPLICANT: The School District of Floyd County**

The School District of Floyd County elects to purchase the KidGuard student accident insurance plan covering all interscholastic sports team members, marching band, and sideline cheerleaders during 2021-2022 State Athletic Association sanctioned sports practices and competitions and other coverages as explained and selected below:

Please confirm your selected coverage options (✓):

- ☐ **Coverage** for High School Sports during the State Athletic Association sanctioned interscholastic sports seasons during the regular school term @ \$8,785 per High School.
- ☐ **ADD Coverage** for Middle School Sports teams during the regular school term @ \$1,765 per school.
- ☐ **ADD Coverage** for Elementary School Sports teams during the regular school term @ \$1,075 per school.
- ☐ **ADD Coverage** for all students during the regular school day for other school sponsored activities @ \$ 1.20 per student. Includes coverage for PE, recess, lunch period and class time.
- ☐ **ADD Coverage** for before and after school programs. \$250 per school location.
- ☐ **ADD 10%** to effect coverage (retroactive) for the first day of practices July 10, 2021.

Desired Effective Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Termination Date: Last scheduled day of school in 2022.  
*Effective date cannot be earlier than today's date.*

**Coverage Application Authorized by:**

Signature	Title	Date
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Printed Name	Email	Phone #
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**NOTE: Coverage becomes effective on the date that Scholastic Insurance Agency receives signed applications, or July 31, 2021, whichever is the later date. Enrollment deadline to guarantee quoted rates is July 31, 2021.**

Please Mail, E-Mail, or Fax to:  
**Scholastic Insurance, TPA**  
P.O. Box 784268 Winter Garden, FL 34778  
FAX: 407-798-0296 <> E-MAIL: Lanes@Lesmith.net

