Optional Coverages

Field Trips:

Provides coverage for accidental injuries occurring while participating in school sponsored and supervised field trips, including transportation which is approved by the school. Benefits will be paid under the low option plan.

Individual Rates Per Student:
$.35 per student per day trip
$2.00 per student for entire duration for 5 nights and under
$1.00 per student per day for more than 5 nights

Blanket Rates:
$350.00 per Elementary School
$450.00 per Middle/Junior High School
$650.00 per High School

Head Start/Before and After School Care:

Provides coverage for accidental injuries occurring while participating in Head Start before and after school programs.

Rate:

1. If the school system has an All School Plan, Head Start/Before and After School Care will be included at no additional cost.
2. If the school system has Grades 7-12 or 9-12 athletics/activities, the rate will be $2 per student.
3. If the school system just wants to cover Head Start/Before and After School Care, the rate will be $5 per student.

Benefits will be paid as follows:

- If the school system has mandatory coverage as described in 1 or 2 above, the benefits will be paid according to the mandatory coverage schedule of benefits.
- If the school system just wants to cover Head Start/Before and After School Care, benefits will be paid under the low option plan.

School Band:

Provides coverage for accidental injuries occurring while participating in the school sponsored and supervised band.

Rates per student:
High Option $5.00
Low Option $3.00

Work-Based Learning Programs (Non-Paid):

Provides coverage for accidental injuries occurring while participating in school sponsored and supervised Work-Based Learning Programs for which students receive no monetary compensation, including transportation which is approved by the school. Benefits will be paid under the low option plan.

Rate per student:
$1.50

R.O.T.C. Program:

Provides coverage for accidental injuries occurring while participating in a school sponsored and supervised R.O.T.C. Program. Benefits will be paid under the low option plan.

Rate per student for entire program:
$3.00

Ski School:

Provides coverage for accidental injuries occurring while participating in a school sponsored and supervised Ski School. Benefits will be paid under the low option plan.

Rate per student for entire program:
$3.50

Adult School Volunteers/Teacher Assistants:

Provides coverage for accidental injuries occurring while participating as an Adult School Volunteer/Teacher Assistant. Benefits will be paid under the low option plan.

Rate per adult:
$3.00