

August 11, 2023

Dear Parents/Guardians:

The Paramus Board of Education has purchased a **Student and Athletic Accident Insurance Policy** for the **2023-2024** school year through Bollinger Speciality . The plan provides coverage to all students and athletes for all school sponsored and supervised activities. Please visit the Student Accident Insurance link under the “Parenting Resources” tab on the district’s website, [www.paramus.k12.nj.us](http://www.paramus.k12.nj.us), for more information.

However, be aware that **this coverage is in EXCESS** over any other group or personal insurance you currently hold. This means that in the event of a covered accident, you must first submit the claim to any other applicable personal insurance policies. You can then submit any unpaid balances resulting from deductibles, co-pays, or co-insurance to the school’s plan for consideration. If you do not have other applicable insurance, the school’s plan will provide the primary benefits subject to the plan’s limits and exclusions. Since the district’s plan has a \$250 deductible, we urge you to consider the voluntary policy, which provides more extensive coverage.

You may obtain the claim forms in the school nurse’s office or by visiting this [link](#). If you require additional assistance, please contact your school nurse.

**OPTIONAL ADDITIONAL INSURANCE:**

Parents may voluntarily purchase 24-hour accident insurance coverage (*the school’s policy only covers school related injuries*). The brochure is posted on our website, under the Parenting Resources tab, and explains this and other optional insurance plans should you wish to expand this protection. Participation in any of these plans is strictly optional. Parents wishing to purchase these voluntary student accident insurance plans should apply online at [www.studentinsurance-kk.com](http://www.studentinsurance-kk.com).

***From their website: Is your child covered by a high-deductible employer plan? If you have to pay hundreds, or even thousands of dollars in order to meet your deductible, the K-12 Accident insurance plan can reimburse you for your children's eligible medical expenses as you continue to work toward meeting the deductible on your employer plan***

Have a safe and healthy school year.

Sincerely,



Brooke Bartley  
Business Administrator/Board Secretary