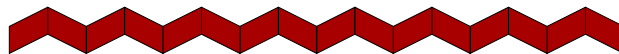


# Student Accident Insurance Program



Students lead active lives and usually are involved in a number of accidents at school and at home. Most are minor, requiring little, if any, medical attention. However, a number of children do need extensive medical treatment, resulting in unexpected medical expenses for the family. Some parents mistakenly believe that Fairfax County Public Schools carries medical insurance for accidents that occur at school. **This is not true.**

- ✓ The student accident insurance program is a low-cost way for parents to defray medical or dental expenses from accidents to their child. If parents already have medical or dental insurance, this coverage can help fill-in the gaps that often remain due to deductibles, limitations, and exclusions in medical insurance plans. If parents have no other medical insurance, these accident policies provide primary coverage.
- ✓ Parents can purchase “at school” accident insurance or “24-hour” accident insurance (12 months a year). Both provide limited dental coverage. However, parents can buy a separate dental policy with greater benefits. Parents should read the student accident insurance brochure carefully. All insurance has certain limitations and exclusions.
- ✓ Student accident insurance brochures and claim forms are provided to schools and centers

