**Frequently Asked Questions about**

**Academy ISD provided Student Accident Coverage**

**“Athletics & Activities” coverage, Grades 6-12**

**What grade levels are covered under this coverage?**

 Grades 6-12 for athletics and UIL activities

**What sports and activities are covered under this policy?**

 All UIL sanctioned sports are covered as well as band, drill team, cheerleaders,

 ROTC, JTPA programs, FFA, debate, choir, one-act play, etc…

**If I have health insurance on my child how does this coverage work?**

 If you have primary insurance on your child your coverage pays first and then the

 district’s student accident will consider any remaining charges and apply to the

 benefit plan.

**What if I have CHIPS or Medicaid for my child?**

 The student accident insurance will be primary in this case and pay first under
 the benefit plan.

**Where do I obtain a claim form for a student accident?**

 Claim forms are filed electronically through the school trainer and the parent will
 be provided a copy to take to the doctor and or medical facility for proof of
 coverage.

**If I purchase the “voluntary” student accident coverage provided by the school, how does that work along with the “Athletics & Activities” coverage?**

 If you do not have health insurance and you purchase voluntary coverage, then

 Your coverage pays first and then the school’s policy covers second. If you have

 health insurance and you buy voluntary coverage then your health insurance is
 first, voluntary is second and then the district’s policy is third if your child is in the
 coverage class as stated above (grades 6-12) UIL sports and activities.

**Where can I purchase “voluntary” coverage for my child?**

 You can purchase by going to <http://www.mmc-ins.com>