



## STUDENT ATHLETE ACCIDENT INSURANCE COVERAGE

July 18, 2019

Dear Parent/Guardian,

**Arlington Public Schools, like most public schools, does not provide accident insurance to cover the medical costs associated with injuries your student(s) may sustain during the school day and after school activities and athletics.**

As a courtesy to the families of Arlington Public Schools, we are providing information on student accident insurance coverage for our athletes.

- Insurance coverage is a **mandatory requirement** for participation in high school athletic activities sponsored by the Virginia High School League (VHSL). VHSL is the governing body for Virginia's public schools' interscholastic athletics and activities.
- Insurance coverage is **required** for participation in APS athletic activities in middle school.

If students do not have medical insurance required to cover them in the event of an athletic injury, coverage is available to families through the Family Access to Medical Insurance Security (FAMIS) program. FAMIS is available to families who meet certain income and other eligibility requirements. The program is sponsored by the Commonwealth of Virginia.

Information about FAMIS and application forms are available online at [http://www.coverva.org/main\\_apply.cfm](http://www.coverva.org/main_apply.cfm).

Students needing insurance to participate in middle or high school athletic programs may also obtain group coverage through a commercial company for a fee **starting at \$48 for the entire school year**. Coverage for football is available at an additional cost. This optional plan was selected by the APS Office of Risk Management after consultation with the Insurance Broker of Record for APS and the APS Office of Health, Physical, and Driver Education and Athletics. **If your child is covered under your medical insurance, please note that this insurance may cover your out-of-pocket deductibles as well for that same low yearly fee.** Information about this commercial student insurance option was distributed to the schools and coaches. If you need a copy, please contact your child's high school Student Activities Director, or middle school Student Activities Coordinator. You may also access the student insurance application at [www.k12studentinsurance.com](http://www.k12studentinsurance.com) or call 1-888-574-6288 or 919-846-9798 to obtain information and enrollment forms.

Sincerely,

*Theresa M. Carson*

Terri Carson, CPA  
Office of Risk Management