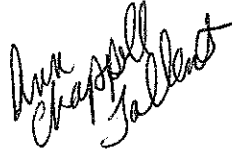


OFFICE OF RISK MANAGEMENT

TO: Camp Coordinators

FROM: Ann Chappell Tallent



DATE: April 19, 2011

SUBJECT: Campers' Insurance

For the fiscal year beginning July 1, 2011, and ending June 30, 2012, Chartis remains the provider for our camper insurance program. There are three important changes to the policy coverage for the new fiscal year. These changes are in bold.

First, due to the Health Care Reform Act, **the insurance industry can no longer provide illness coverage** on this type of policy. Therefore, Policy SRG 9052506 only covers accidents. Parents should be made aware that any illness will need to be covered on their own personal health coverage.

The description of coverage is as follows:

1. Covers all registered "campers" participating in activities of the departmental-sponsored program, so long as the department supervises the activities.

2. Limits of Liability:

Accident Medical Maximum Benefit	\$25,000
Accidental Death Benefit	\$ 5,000
Dismemberment Benefit	\$10,000
Dental Benefit	\$ 250.00 per tooth

3. Deductible: None

4. 24-Hour Coverage

5. **Accident coverage is now primary up to the maximum benefit of \$25,000.** Therefore, medical providers need to file the claim through the Office of Risk Management. They would only file with the camper's personal insurance if the amount goes over the \$25,000.

6. Rates/person/week. (This is the minimum rate. There is no daily rate. Even if your camp runs only a day or two, the rate is the same as if it ran a week.) **The rates have increased over those of last fiscal year.**

- a. Academic **.48**
(Includes Upward Bound, Math & Science Regional Center, etc.)
- b. Light Sports **.77**
(Includes Golf, Tennis, Track & Field etc.)
- c. Heavy Sports **3.46**
(Includes Football, Baseball, Basketball, etc.)
- d. Non-Credit Cooking Classes **.42**

7. Dates: July 1, 2011 - June 30, 2012

8. Insurance Company: Chartis

No individual policies will be issued. This insurance program is the only approved program for "Campers". All requests for this insurance must be directed to this office.

When you have confirmed your camp schedule(s), please report to this office the following information:

- 1. Name of Camp
- 2. Sponsoring Department/Organization
- 3. Dates of Event(s)
- 4. Anticipated Number of "Campers" (participants)

It will then be necessary for each department to confirm, in writing to this office, the official "head count" of campers immediately upon the close of the camp on the form enclosed. This information must be reported to the insurance company. On the form, list each camp week individually with the number of participants involved in each camp. For example Football Camp runs for three weeks list each week on a separate line with number of participants. The same holds true for Upward Bound, Veteran's Pre-College, Math & Science Regional, Basketball, Baseball, Football, etc. (Anything that lasts longer than one week). **If your camp begins in the current fiscal year and ends in the next fiscal year, you will need to split the reporting since the type of coverage and premiums change on July 1.**

If there is an injury during a camp, please contact this office for instructions in filing a claim as soon as possible. Due to HIPAA regulations, our office may need to obtain parent/guardian signatures on the claim forms. In addition, medical providers should know to bill our office for such injuries. A memo is provided for your use.

If you have any questions, please contact me at achappel@tennessee.edu or 865-974-5409.

Enclosures