PARAMUS PUBLIC SCHOOLS
BUSINESS OFFICE

Ms. Brooke Bartley
Business Administrator
bbartley@paramusschools.org
201.261.7800, ext. 3010

145 Spring Valley Road
Paramus, NJ 07652
paramus.k12.nj.us

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Dear Parents/Guardians:

The Paramus Board of Education has purchased a **Student and Athletic Accident Insurance Policy** for the **2026-2027** school year through Zurich. The plan provides coverage to all students and athletes for all domestic 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, 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. Please note that claim forms must be submitted within **90 (ninety) days** of the **accident/injury**. You will need to submit an **explanation of benefits** with the claim form. 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. The district's plan has a **$500 deductible** that the parent/guardian is responsible for and 80% reasonable and customary.

You may obtain the claim forms in the school nurse's office. If you require additional assistance, please contact your school nurse.

Have a safe and healthy school year.

Sincerely,

Brooke Bartley

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Business Administrator/Board Secretary