Policy: Student Accidental Insurance

Students involved in course assignments, laboratory, clinical, and field work are sometimes exposed to situations that could be hazardous to students’ health. Students are encouraged to carry their own health insurance. However, often basic health insurance does not cover treatment for accidental injuries sustained while the student is completing assignments associated with class work, clinical work, field work, or lab situations. An example is a student who is stuck with a needle, exposed to blood–borne pathogens, and requires prophylaxis to prevent subsequent disease and disability. Treatment associated with this type injury is very expensive. If a student had no insurance or insurance that did not cover this type injury, then the student would need to pay for this out of pocket prior to receiving treatment. This often proves to be a financial strain.

To protect all students in the College of Health Professions and Social Work, all students are required to purchase the Student Accident Insurance Policy offered by Klais & Company, Inc. Information about this can be found at http://www.temple.edu/hr/students/accident.htm. The current rate is $27.00 annually for each student and is included as a standard fee along with tuition in the fall semester. The accident insurance will serve as “gap” or supplemental insurance to cover the cost of certain items not covered by health insurance. This policy goes into effect fall 2010.