For more information, contact your State NEA Affiliate Office.

The information in this brochure is a general description of coverages under the EEL Program and is not an insurance contract. All coverage is subject to the exclusions and conditions in the policy which vary slightly among states.
Excluded activities…

- Rendering, teaching, or supervising medical services—however, there are five exceptions to this exclusion:
  a) First-aid and regular nursing services rendered by a school nurse, or rendered by a certified health aide under the supervision of a school nurse;
  b) Physical, occupational, or psychological therapy or treatment rendered by an appropriately licensed or certified practitioner;
  c) The administration of oral prescription medicine to a student at the express request of his or her supervisor or provided the insured has received advance written approval from the student’s parents;
  d) Emergency first-aid services when a school nurse or other medically-trained person is not readily available;
  e) Health care services rendered by the member to students who are designated disabled under the Individuals with Disabilities in Education Act (IDEA) when rendering of such services is expressly required by the employer, provided the member has received advance written approval for rendering such services from the parent or guardian of the student.

Operating vehicles. (Note: driver training instructors are covered while riding as a passenger, and vocational education instructors are covered for their activities during school shop classes. In addition, coverage is provided for the loading and unloading of school buses.)

Selling or distributing products, including food and beverages. (Note: home economics teachers are covered for their classroom and laboratory teaching activities and for the sale of products prepared in the classroom. Cafeteria workers are covered for their food preparation and distribution).

Law enforcement activities, except for those of a security guard.

Use of firearms, except where this activity involves the use of physical restraint in defending yourself, others or school property. Other exclusions apply.