

Dear Parent/Guardian:

RE: Voluntary Student Accident Insurance – 2018-19 School Year

The San Diego Unified School District does not carry medical or dental insurance for students injured on school premises, while under school jurisdiction, or while participating in school district activities. For these reasons, the school district has arranged a student accident insurance program for your review and consideration. This insurance program is optional and complies with California Education Code, which permits distribution of necessary information from the company providing the coverage. The information below is provided by Student Insurance USA:

The following types of student accident insurance plans are available:

- 1) **School-Time Plan:** Covers injuries caused by **accidents** occurring (1) at school during the school day; (2) while participating in school-sponsored and supervised activities; and (3) during the direct and uninterrupted travel to and from residence and school for regular attendance.
COST: High Option - \$25.00 Mid Option - \$16.00 Low Option - \$10.00
- 2) **24-Hour Plan:** Covers injuries caused by **accidents** occurring anytime (24 hours a day) anywhere in the world. Coverage also includes participation in certain organized sports.
COST: High Option - \$125.00 Mid Option - \$65.00 Low Option - \$48.00
- 3) **Sports Only:** Covers injuries received while participating in sponsored or supervised Sr. High School Interscholastic sports or football games or practice sessions.
COST: Tackle Football - \$335.00 All Athletes Except Football - \$105.00
- 4) **24 Hour Dental Plan:** Coverage in effect 24 hours a day, including weekends and vacation, any place, any time.
COST: \$8.00

While participation in these insurance plans is voluntary, we urge you to consider the benefits. Approved claims will be paid on a primary basis for all school-time and 24-hour injuries, except for tackle football, which will be paid on an excess basis. Although you may already have medical insurance for your family, purchase of this additional coverage could assist you by paying deductibles and balances left after your primary carrier has paid.

For 2017-2018:

The application process is now online, and allows parents to safely and securely transmit applications through one of the following methods.

- **Direct online submission:** through our secure web portal, www.studentinsuranceusa.com, you can complete your Student Accident Insurance application directly on our website. The applications for insurance will be effective *immediately* and a policy number and insurance card will be available right away. Detailed instructions are automatically provided to clients who select this option. This system is equipped to accept credit, debit, and e-checks for parents' convenience.
- **Web "download":** through our secure web portal, www.studentinsuranceusa.com, you can fill out and print your Student Accident Insurance application directly from our website. Parents who would like to send certified funds will continue to have the option to do so. We would need to receive the hard copy application and cashier's check or money order in our offices for the policy to be effective. Please consult Student Insurance, if you have any questions. The applications for insurance will be effective once received in our office and a policy number will be available once the application has been processed.

Although you may already have medical insurance for your student, purchase of this additional insurance could assist you with deductibles and balances left unpaid by your primary insurance carrier. Please note that the accident insurance plans have limitations and provide a maximum benefit as indicated online. Purchase of the High Option Plan may help to minimize your out-of-pocket expenses. The difference between the fees charged by a provider of a service and the maximum benefit payable by the plan is your responsibility. The District is not responsible for amounts not covered by any insurance plan.

If you have any questions regarding enrollment or need additional information about any of the student accident insurance plans, please contact the Student Insurance Company toll free at 1-800-367-5830.

Sincerely,

Dennis F. Monahan
Manager, Insurance & Risk Services

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