

Re: Student Injuries and Insurance  
2020-2021

Dear Parent/Legal Guardian:

The safety of our students is of critical importance to all of us and we want to protect them from injury. Even so, accidents do happen (at school and elsewhere) and required medical care can be expensive. Please know that your school **does not** assume responsibility for such costs but does offer you access to several low cost, student accident insurance plans. Details and an enrollment form are in the accompanying brochure.

Options are available to cover your child 24/7, anywhere in the world or you can limit coverage to school-related injuries only. The plans do not restrict your choice of doctors or hospitals. However, you'll also have access to an extensive network of providers with discounted fees. Seeking care through contracted providers may further reduce your out-of-pocket costs, particularly if your child needs surgery or hospitalization.

Also offered is the pay-as-you-go **Student Accident & Sickness Plan** (\$50 deductible) which covers sickness as well as injury in and out of school. The *Dental Accident* plan can be of particular value with younger students as final treatment to injured teeth often needs to be deferred until after they mature.

If your child already has health coverage, these plans can also be used as a low-cost supplement to expand choice of providers and help cover the multi-thousand-dollar deductibles and 30% to 40% cost sharing obligations imposed by many other plans today.

**Interscholastic Sports** – Please know that all plans offered (other than the Dental Accident Plan) may be used to comply with state and local insurance requirements for interscholastic sports.

To enroll, please follow the instructions in the attached brochure. Enrollment is also available on line by going to [www.myers-stevens.com](http://www.myers-stevens.com). While your child is eligible to enroll at any time during the school year, you are encouraged to consider early enrollment to get maximum value from the plan(s) selected. Once processing is completed, an ID card verifying coverage will be mailed home to you.

**COVID-19 Adjustments** - The pandemic has created major challenges for all of us. The student insurance administrator, Myers-Stevens & Toohey (MST), has worked with the underwriting insurance company to implement a number of adjustments related to COVID-19 to better serve our families. They are:

- **Coverage for injuries occurring during “virtual”, “remote” or “distance” learning at home** – During the COVID-19 school closures and for such time that schools are required to continue COVID-19 mitigation protocols, students who are insured under voluntary-purchase or school-paid blanket *School-Time* plans and/or *Class II/School Activities Catastrophic* coverages will continue to be covered for injuries sustained while participating in School sponsored and organized learning activities at home. All other policy terms and conditions apply. NOTE – Students enrolled in any of our *Full-Time Accident Only*, *Worldwide Exchange* or *Student Accident & Sickness* plans are covered for injuries **24/7**.
- **COVID-19 testing** - If an Insured suffers an Injury or Sickness that results in required testing for COVID-19 and if the claim is deemed payable in accordance with the policy, we will not apply any cost-sharing provisions to the COVID-19 diagnostics/test rendered (e.g. deductibles, co-pays, etc.). If further treatment is required, we will continue to cover eligible charges subject to the terms and conditions of the policy.
- **Coverage for telemedicine** - If an insured student suffers a Covered Injury or Covered Sickness and seeks medically necessary care via telemedicine, we will cover related charges as we would for care provided in a physical office or facility setting in accordance with the policy.
- **Claim reporting and filing** - Claim forms and filing procedures were modified to make it easier for parents to report and file claims. Forms are generally available through school offices but can also be obtained by calling MST at (800) 827-4695; emailing your request to [claims@myers-stevens.com](mailto:claims@myers-stevens.com) or by faxing your request to (949) 348- 2630. They can also be found on the MST website at [www.myers-stevens.com](http://www.myers-stevens.com).

You are strongly encouraged to carefully review the information provided. If you have any questions concerning the coverages available, COVID 19 adjustments or need help with enrollment, please call Myers-Stevens & Toohey at (800) 827-4695. Bilingual representatives are available for parents who need assistance in Spanish.

**In order to document your having been notified of this matter, please sign and complete the bottom of this form and immediately return it to the school.**

Sincerely,

School/District Contact Name and Title

As parent/guardian of \_\_\_\_\_, I understand that the School does not assume responsibility for student injuries but does make voluntary purchase, student accident insurance available. I have received the information on this program.

- I will enroll my child in the program       I choose not to enroll my child in the program at this time but I understand that I may enroll any time throughout the school year.

Signed \_\_\_\_\_ Date \_\_\_\_\_