

Re: Student Injuries and Insurance
2021-2022 School Year

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 student accident insurance plans for voluntary purchase. Details can be found in the attached brochure/enrollment form.

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** 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.

Common emergency benefits – Regardless of the benefit level selected, all of the accident medical plans and the *Student Accident & Sickness Plan* will cover eligible charges for *Ambulance, Emergency Room and Emergency Room Physician* at 100% of Usual, Customary and Reasonable charges (UCR) up to plan limits.

Enhanced benefits for qualified concussions – If an insured student suffers a concussion while participating in any covered activity and is consequently removed from play from his/her interscholastic sport per the school's formal concussion protocols, then any deductible or inside limit features of the plan are waived and eligible charges for the evaluation and treatment of the concussion are paid at 100% of UCR subject to remaining policy terms and conditions.

Interscholastic Sports – Please know that all plans offered (other than the Dental Accident Plan) may be used to comply with applicable state and local insurance requirements for participation in interscholastic sports (coverage for tackle football is offered on a stand-alone basis).

COVID-19 – After schools were physically closed in March of 2020, the administrator of this program - Myers-Stevens & Toohey (MST) worked with the underwriting insurance company to make several adjustments to the insurance program. In brief, they included: 1) qualified extension of coverage to distance learning at home; 2) qualified coverage for COVID-19 testing costs; 3) the addition of Telemedicine as a covered service; 4) qualified extension of coverage for school activities pushed beyond the last day of instruction; 5) related extension of coverage to graduated students participating in such postponed activities and 6) modified claims forms and procedures. **Details can be found on the MST website www.myers-stevens.com.** At this time, these adjustments continue to apply to the 2021-2022 School Year insurance program. As matters concerning COVID continue to evolve, updates will be posted on the MST website

You are strongly encouraged to carefully review the information provided. If your child already has health coverage, the student insurance plans offered can also be used to expand choice of providers and help cover the high deductibles and 30% to 40% cost sharing obligations imposed by many health plans today.

To enroll, please follow the instructions in the attached brochure. Enrollment is also available by going to www.myers-stevens.com. While your child is eligible to enroll at any time, one-time-pay rates for the accident medical plans and Dental Accident Plan are the same regardless of enrollment date. As such, you are encouraged to consider enrollment now in order to include coverage for this summer and the full 2021-2022 School Year. Once processing is completed, an ID card verifying coverage will be mailed home to you.

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.

Sincerely,

North Marion Middle School