

**SCHOOL DISTRICT
LETTERHEAD**

*Hand out to each student
1st day of school*

Protecting the health and welfare of students is a concern that all school administrators face each and every day. Student Accident Insurance helps ease those concerns by providing benefits for injuries that occur during school hours and or school sponsored and supervised activities (i.e. athletics, gym class, playground, field trips, JROTC, etc). Student accident insurance serves to reduce or completely eliminate any out of pocket expenses not paid by primary coverage including copays, deductibles, coinsurance, etc, and will pay on a primary basis in the absence of other collectible coverage. With the increasing trend of high deductible plans, and more of the cost share shifted to the insured, Student Accident Coverage has become more important than ever! This means even if you have health insurance, you should consider purchasing this accident plan as a secondary insurance!

The school district does not provide any type of health or accident insurance for injuries incurred by your child at school.

REASONS TO PURCHASE THIS COVERAGE:

- 1. Deductibles and co-pays in your health plan. Many health plans have increased the amount of out-of-pocket expenses. This plan will pay all or most of the deductibles and co-pays that you may be out of pocket in the event of an injury.**
- 2. No insurance.**

This plan will provide benefits for medical expenses incurred because of an accident. If you have other insurance, our benefits will be applied to your deductible or co-pay. If you have no other insurance this will become your primary accident plan.

To purchase coverage:

1. Go to website: www.sas-mn.com
 - a. Click under K12 'Find My School'
 - b. Choose State
 - c. Choose School District
 - d. Follow instructions to choose plan and make payment online
 - e. Print proof of coverage
2. Coverage will become effective at 12:01 a.m. following the date the enrollment is made online and premium are paid.
3. All questions regarding the coverage may be directed to Student Assurance Services, Inc., at 800-328-2739.

Signed,

School Administrator

Rates for Voluntary Coverage

Basic Plan		Premier Plan	
Full Time Coverage (grades PK-12)		Full Time Coverage (grades PK-12)	
- Excludes Football	\$89.00	- Excludes Football	\$152.00
School-Time Coverage (grades PK-8)		School-Time Coverage (grades PK-8)	
- Excluded Football	\$15.00	- Excluded Football	\$ 28.00
School-Time Coverage (grades 9-12)		School-Time Coverage (grades 9-12)	
- Excluded Football	\$48.00	- Excluded Football	\$ 90.00
Football Coverage	\$97.00	Football Coverage	\$240.00
(grades 10-12 & grades 7-9 if practicing or participating in 10-12 Football)		(grades 10-12 & grades 7-9 if practicing or participating in 10-12 Football)	
Extended Dental Coverage (grades PK-12)	\$ 8.00	Extended Dental Coverage (grades PK-12)	\$ 8.00
<p>Note: Full Time is 24-hour coverage which extends to accidents which may occur at home or anywhere else not school related</p>			