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July 1, 2019

To: Principals, Assistant Principals, Athletic Directors, and Bookkeepers

From: Lucious B. Rounsaville, Jr., Risk Manager

**RE: Student Accident Insurance**

T. W. Lord & Associates will provide the Student Accident Insurance for the 2019-2020 school year. The plan and premium for the coverage's are as follows:

<u>Plan</u>	<u>Cost</u>	<u>Plan</u>	<u>Cost</u>
Basic School Time	\$ 19.50	Basic Football (incl. Spring)	\$ 98.50
Preferred School Time	\$ 32.00	Preferred Football (incl. Spring)	\$168.50
Basic 24-Hour Coverage	\$ 85.00	Basic Football (Sr. No Spring)	\$ 79.50
Preferred 24-Hour Coverage	\$135.00	Preferred Football (Sr. No Spring)	\$139.50
Basic 24-Hour Summer Only	\$ 29.00	Basic Spring Football (New Players)	\$ 19.00
Preferred 24-Hour Summer Only	\$ 44.00	Preferred Spring Football (New Players)	\$ 29.00
Full Time Accidental Dental	\$ 7.00		
<b><u>Premier Option</u></b>			
Premier School-Time	\$ 49.00	Premier Football (incl. Spring)	\$278.00
Premier 24-hour coverage	\$225.00	Premier Football (Sr. No Spring)	\$229.00
Premier 24-Hour Summer Only	\$ 69.00	Premier Spring Football (New Players)	\$ 49.00

It is extremely important that all parents are reminded and/or made aware that FCS does not purchase or provide student accident insurance for students and FCS may not be liable for student injuries/accidents. If students are not covered under a parents' or guardians' major medical plan or some other medical program such as Medicaid or PeachCare, etc., and the student is not covered for injuries/ accidents, medical attention could be delayed and/or interrupted. This program is being offered as a convenience to parents and is being provided solely as a service.

Student Accident Insurance Brochures (hard copies) **will not** be available for distribution to each school, but are available electronically on the Risk Management Public Portal: <https://www.fultonschools.org/riskmanagement> for parents and guardians in English and Spanish and also on TW Lords website: <https://twlord.net/application-for-enrollment/>. Brochures are also posted on the Employee Portal under Finance/Risk Management, for staff. There is only one (1) brochure for both Student accidents and Football coverage and there is an online payment option located at the bottom of the last page of the brochure entitled "Application for Enrollment".

Letters to Parents/Guardians in English and Spanish, from the Risk Management Department regarding Student Accident Insurance coverage are currently available to schools on the Employee Portal / Finance / Risk Management <https://www.fultonschools.org/Page/1>. **Print copies for distribution at your "Open House".**

Please advise if you have any questions. You can contact the Risk Management Dept at 470-254-2176 or you may contact me directly at (470) 254-2180 or via email at [Rounsaville@fultonschools.org](mailto:Rounsaville@fultonschools.org). Thanks