

RE: Optional Student Accident Insurance Program Information

Dear Parents and Guardians,

The safety and well-being of our students are priorities at Alameda Unified School District. We want to inform you that our district does not provide medical or dental insurance coverage for injuries sustained on school premises, during school activities, or while participating in athletics. Therefore, we have arranged a student accident insurance program offering optional coverage for your consideration. This insurance program complies with the California Education Code and provides several options to supplement your coverage at a low cost.

Available Plans:

1. **School-Time Plan:** Covers accidents during school hours, school-sponsored activities, and direct travel between home and school.
 - Cost: High Option - \$43.00, Mid Option - \$28.00, Low Option - \$14.00
2. **24-Hour Plan:** Covers accidents 24/7 worldwide, including participation in certain organized sports.
 - Cost: High Option - \$210.00, Mid Option - \$105.00, Low Option - \$82.00
3. **Tackle Football Plan:** Covers injuries during high school interscholastic football games or practices.
 - Cost: High Option - \$215.00, Mid Option - \$115.00, Low Option - \$85.00
4. **24-Hour Dental Plan:** Provides dental coverage at all times.
 - Cost: Please contact for details.

While enrollment in these plans is voluntary, we encourage you to consider their benefits. Approved claims are paid on a primary basis for school time and 24-hour injuries (excluding tackle football, which is on an excess basis). This coverage can help with deductibles and balances not covered by your primary insurance.

To simplify the enrollment process, applications can now be completed online securely:

- **Direct Online Submission:** Visit www.studentinsuranceusa.com to submit your application and receive instant policy access.
- **Web "Download":** Visit www.studentinsuranceusa.com to fill out and print your application. Send it with certified funds to activate your policy.

For assistance with enrollment or more information, contact Student Insurance at 1-800-367-5830.

Thank you for considering this opportunity to enhance your child's insurance coverage while they pursue their education and participate in school activities.

Shariq Khan
Assistant Superintendent, Business Services

Voluntary Student Accident Medical Insurance

K-12
SCHOOLS



**STUDENT
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Student Accident Insurance

Parent/ Legal Guardian Information Flyer Student Accident Insurance



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Supplemental student accident insurance is available for your child/children through **Student Insurance**.

"School Time Coverage" is in force for the hours and days when school is in session and while attending school sponsored and supervised activities on or off the school premises.

This plan does not cover Athletics/UII activities in grades 7-12.

"24-Hour Coverage" is in force around the clock, 24 hours a day, including summer, weekends, and vacation periods. Protected at home or while away – any time, any place, anywhere. The UII/Sports Coverage protects students while at practice or participating in school sponsored and supervised UII Activities and Sports for grades 7-12.

Football Coverage for grades 9-12 is excluded.

"Football Coverage" is in force while students participate in practice or play of school sponsored and supervised football activities, including travel to and from by in-school transportation. This coverage is for grades 9-12. School time and 24 hour coverages must be purchased separately.

Student accident insurance plans offer ACCIDENT coverage and contain limitation and exclusions. Full plan brochures and online enrollment is available at www.studentinsuranceusa.com or if you do not have access to a computer you may contact us at 310-826-5688 or request a brochure from your school administrator.

El seguro de accidentes estudiantiles suplementarios está disponible para su hijo/a a través de **Student Insurance**.

"Cobertura de Tiempo Escolar" está en vigor por las horas y días en que la escuela está en sesión y mientras asiste a las actividades patrocinadas y supervisadas de la escuela dentro o fuera de las instalaciones de la escuela. **Este plan no cubre las actividades de atletismo/UII en los grados 7-12.**

"Cobertura de 24 Horas" está en vigor todo el día, 24 horas al día, incluyendo el verano, fines de semana y períodos de vacaciones. Protegidos en el hogar o mientras lejos – en cualquier momento, y en cualquier lugar. La cobertura de deportes UII protege a los estudiantes mientras que en la práctica o participando en actividades de UII y deportes que son patrocinadas y supervisadas por la escuela para los grados 7-12. **La cobertura de fútbol para los grados 9-12 está excluida**

La **"Cobertura de Fútbol"** está vigente mientras los estudiantes participan en la práctica o el juego de actividades de fútbol patrocinadas y supervisadas por la escuela, incluidos los viajes de ida y vuelta en transporte escolar. Esta cobertura es para los grados 9-12. El tiempo escolar y las coberturas de 24 horas se deben comprar por separado.

Los planes de seguro del estudiante ACCIDENTES ofrecen cobertura de accidentes y contienen limitaciones y exclusiones. Folletos completos del plan y la inscripción en línea está disponible en www.studentinsuranceusa.com o si usted no tiene acceso a una computadora usted puede contactarnos en 310-826-5688 o solicitar un folleto de su administrador de la escuela.

STUDENT ACCIDENT INSURANCE COVERAGE

OPTIONAL SCHOOL TIME ACCIDENT COVERAGE - Insurance coverage is provided for covered Injuries incurred during the hours and days when school is in session and while attending or participating in school sponsored and supervised activities on or off school premises. Includes participation in: Interscholastic Sports, excluding high school interscholastic tackle football (see below Optional Football Coverage option); Summer Recreation Activities sponsored by the school; One-Day School Field Trips (no Overnight) and School Sponsored Religious Activities. Coverage is provided for traveling to, during or after such activities as a member of a group in transportation furnished or arranged by the Policyholder and traveling directly to or from their home premises and the school or the site of a covered activity.

Annual Premium: Plan "Low" – \$14.00 Plan "Medium" – \$28.00 Plan "High" – \$43.00

OPTIONAL 24-HOUR ACCIDENT COVERAGE - Insurance coverage is provided around the clock, 24 Hours per day. Provides coverage during the weekends and vacation periods including the entire summer. Students are protected while at Home or away, any place, any time, anywhere. Coverage is provided for participation in Interscholastic Sports, excluding high school interscholastic tackle football (see below Optional Football Coverage option).

Annual Premium: Plan "Low" – \$82.00 Plan "Medium" – \$105.00 Plan "High" – \$210.00

OPTIONAL FOOTBALL COVERAGE - Covers Accidents occurring while participating in high school interscholastic tackle football practice or competition. Travel is covered when going directly and uninterruptedly to or from such practice or competition as part of a group in transportation furnished or arranged by the Policyholder. Refer to benefits and limitations described inside this brochure. Optional Football Coverage begins on the date of premium receipt and ends on the last day of practice or competition. Ninth Graders who play with 9th graders ONLY are not charged extra for football coverage. Their Optional School-Time or Optional 24-Hour Accident Coverage will apply if purchased.

Annual Premium: Plan "Low" – \$85.00 Plan "Medium" – \$115.00 Plan "High" – \$215.00

OPTIONAL 24-HOUR DENTAL COVERAGE (Can be purchased separately or with other coverage) – Insurance coverage is in effect 24 Hours a day. Injury must be treated within 60 days after the Accident occurs. Benefits are payable within 12 months after the date of Injury. The maximum eligible expenses payable per covered Injury is \$25,000. In addition, when the dentist certifies that treatment must be deferred until after the Benefit Period, deferred benefits will be paid to a maximum of \$1,000. The Student must be treated by a legally qualified dentist who is not a member of the student's Immediate Family for Injury to teeth. Coverage is limited to treatment of sound, natural teeth.

Annual Premium: \$8.00

COVERAGE PERIOD – Coverage under the Optional School-Time Accident Coverage, the Optional 24-Hour Accident Coverage and the Optional 24-Hour Dental Coverage starts on the date of premium receipt but not before the start of the school year. Optional School-Time Accident Coverage ends at the close of the regular nine-month school term, except while the student is attending classroom sessions exclusively sponsored and solely supervised by the School during the summer. Optional 24-Hour Accident and Dental Coverage ends when school reopens for the following school year. Coverage is available under the plan throughout the school year at the premiums quoted (no pro rata premiums available).



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Accidents aren't supposed to happen, but they do.

Coverage for School recess, one-day field trips, sports and general day-to-day activities because they can all lead to injuries. Having coverage during school hours, or around the clock 24 hours a day can insure your loved ones get the care they need without financial hardship to the family.

Any enrolled student is eligible for coverage.

K-12 ACCIDENT PLANS THAT ARE AVAILABLE THROUGH YOUR SCHOOL:

- School Time Accident Only
- 24-Hour Accident Only
- Interscholastic Sports
- 24-Hour Dental

All available plans are offered by Special Markets Insurance Consultants, Inc. To research which plans are being offered by your school, please visit our website's online enrollment tool at www.studentinsuranceusa.com

PAYMENT

Parents or guardians of students are responsible for enrollment and premium payment.

STEPS TO ENROLLING ONLINE

1. Go to Studentinsuranceusa.com at the top of the page click **K-12 Student Insurance** to see coverage options available to your students.
2. Click "**ENROLL NOW**" at the bottom of the page.
3. Click on your School District
4. Choose plan from the listed options
5. Complete student and payment information
6. **Print final page for your records**



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FOR QUESTIONS, PLEASE CALL
310-826-5688

About Student Insurance

Since 1950 Student Insurance, Inc. (SI) has delivered competitive pricing on comprehensive Student Accident Insurance coverage to the K-12 segment. For further details of the coverage outlined above, including costs, benefits, exclusions and any reductions or limitation, and the terms under which the policy may be continued in force, please refer to www.studentinsuranceusa.com. Students are able to purchase coverage only if his/her school district is a policyholder with the insurance company.