



1600 North 7th Street • West Monroe, Louisiana 71291 • Phone: (318) 432-5000 • www.opsb.net

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 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 Insurance coverage has become more important than ever! This means that 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 copays 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 copays 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 copay. 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 is paid.
3. All questions regarding the coverage may be directed to Student Assurance Services, Inc., at 800-328-2739.

Rates for Voluntary Coverage

<u>Basic Plan</u>	<u>Premier Plan</u>
Full Time Coverage (grades PK-12)	Full Time Coverage (grades PK-12)
- Excludes Football \$85.00	- Excludes Football \$152.00
School-Time Coverage (grades PK-8)	School-Time Coverage (grades PK-8)
- Excluded Varsity Football \$15.00	- Excluded Varsity Football \$ 28.00
School-Time Coverage (grades 9-12)	School-Time Coverage (grades 9-12)
- Excluded Varsity Football \$48.00	- Excluded Varsity Football \$ 90.00
Football Coverage \$116.00	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) \$ 9.00	Extended Dental Coverage (grades PK-12) \$ 9.00
Note: Full Time is 24-hour coverage which extends to accidents which may occur at home or anywhere else not school related.	

PARENTAL INSURANCE WAIVER

Student's Name _____

We have adequate insurance to protect our son/daughter in case of an accident. We decline the voluntary insurance offered by the school and will be responsible for any medical expenses incurred.

Parent's Signature _____



Student Injuries Can Happen

Medical Expenses Can Be a Financial Hardship When the Unexpected Occurs

Approved By Your School/School District - Available for All Students PK-12

What is Student Accident Insurance?

- ◆ Coverage that provides financial assistance with your out-of-pocket medical expenses when your student sustains an accidental bodily injury.

Why Consider Student Accident Insurance For Your Student?

- ◆ High Deductible/Copayments to your Family's Primary Health Insurance
- ◆ No Health Insurance for your Student
- ◆ Your Student participates in an interscholastic sport where an unexpected injury is more likely to occur.
- ◆ Your Student is prone to injuries

Coverage Options Available Through Your School

- ◆ School Time Coverage - \$16.00
- ◆ 24-Hour/Full-Time Coverage - \$99.00
- ◆ Interscholastic Sports Coverage
(w/School Time-\$91.00 or 24 Hour Coverage-\$174.00)
- ◆ Football Coverage - \$250.00
(Grades 9-12 for the football season)

- ◆ Extended Dental Coverage - \$9.00

Premium Paid Once a School Year

To Enroll Your Student & Review Medical Benefits

Go to: www.sas-mn.com

***or scan this QR code with
your smart phone to be
directed to our website***



Please locate "K-12 Students & Parents" on our homepage. Within this division, you will be able to search for your student's school district. Once located, you will have access to the following information:

- ◆ **Purchase Coverage**
(Managed Online or by Printing/Mailing Enrollment Form and premium)
- ◆ **Brochure (English & Spanish)**
(Explains medical benefits, exclusions and coverage options)
- ◆ **Claim Form**
(fillable form when enrolled student sustains injury)

For Questions, Call Student Assurance Services at (800) 328-2739



Specializing in Student Accident Insurance Since 1971.

The above information is just a brief description of Student Assurance Service's student accident insurance. For more information including costs, benefits, effective dates, exclusions, limitations, please refer to www.sas-mn.com Students are able to purchase coverage only if his/her school district is a policyholder with the insurance company