



Information Regarding Myers-Stevens & Toohey Medical/Dental Insurance for Students

The San Mateo Union High School District does not carry medical or dental insurance for students if injured on school premises, while under school jurisdiction, or during District-related activities. For this reason, the District is making available to you a [medical and dental insurance plan](#) at a very reasonable cost. This plan is, of course, optional. Please note, however, that State law requires that any student wishing to take part in interscholastic athletics must have adequate medical insurance prior to being allowed to participate.

The insurance program offered is authorized by the State Education Code which permits distribution of necessary information from the company providing the coverage. The program, administered by [Myers-Stevens & Toohey & Co., Inc.](#), provides the following three programs. Given the cost of medical treatment in San Mateo County, you may well wish to consider the mid or high option plan as a minimum level of protection.

2025-26 Rates	Low Option	Mid Option	High Option
School time	\$39.00	\$63.00	\$77.00
24-hour	\$165.00	\$219.00	\$317.00
Football (Grades 9-12)	\$180.00	\$235.00	\$338.00
Maximum Per Accident			
School time	\$25,000	\$50,000	\$75,000
24-hour	\$50,000	\$100,000	\$150,000
Football	\$25,000	\$50,000	\$75,000

Myers-Stevens & Toohey & Co., Inc. also offers optional coverage of a full-time dental accident plan which provides for 24-hour insurance coverage for an additional \$16 annual premium if purchased separately; or \$12 when added to any Accident Plan purchased. The school-time plan or the 24-hour plan covers all sports except football. A separate coverage is required for football and can be provided with the football only plan. Some form of football coverage must be in place prior to any participation. Additional application forms and forms in Spanish may be obtained at your school.

Please consider the benefits described in this letter and, if enrolling your child in this low-cost insurance is appropriate for your family, simply complete the application, enclose your check or money order, and follow the instructions on the application. Please retain the brochure attached to the application for your records. This brochure will outline allowable benefits should your child sustain an injury.

[Student Accident & Sickness Insurance](#)