



Important Notice for ESCAMBIA COUNTY Parents!

A ONE TIME PAYMENT PER SCHOOL TERM protects your student all year long! Even if you have insurance this can help pay your high deductibles and co-pays:

Dear Parents:
Your school strives to provide a safe environment for your child while attending class and school sponsored activities. Every day accidents do happen, which may result in your child seeking medical treatment. The school (District) cannot accept financial responsibility for any expense due to these accidental injuries. Therefore, the District has arranged low-cost insurance options that can help you with these medical expenses. This voluntary program does not provide coverage for interscholastic sports injuries. This program may not pay 100% of all medical expenses based on certain limitations within the policy. If your child has no health insurance or you struggle with high deductibles or co-payment for his/her health insurance, we strongly encourage you to read more about the options the District is making available to you this school year! Reduce your costs and protect your child with these low, one-time annual costs.

Please choose ONE of the following options:

- 1

24-Hour Basic Accident Insurance Plan: Provides protection during school sponsored and school supervised activities during the regular school term and also while at home, on the weekends, holidays, during vacation periods and the summer months, 24 hours a day, 7 days a week (except interscholastic sports practices and games). **Cost for 24 Hour Coverage during the school term and summer months is \$65.00.**
- OR
- 2

School Time Basic Accident Insurance Plan: Provides protection only during school sponsored and school supervised classes and activities during the regular school term (except interscholastic sports practices and games). Does not provide coverage at home or during vacation periods. **Cost for School Time Coverage is \$15.00.**
- 3

If you select either the School Time Plan or the 24-Hour Plan you are eligible to select the:
Short-Term Emergency Sickness Benefit. Provides up to \$5,000 of covered expenses incurred for the treatment of Emergency Sickness during a Covered Activity. **Cost is \$40.00 for coverage during the school term and summer months.**

BASIC Policy Benefit Schedule

Accidental Death	\$10,000	Accidental Dismemberment	\$10,000
Maximum Medical Expense Benefit per Covered Accident	\$25,000	Emergency Room	100% URC up to \$250
Hospital Room and Board Daily	100% URC up to \$1,500	Anesthesia	100% URC up to \$500
Intensive Care Room and Board	100% URC up to \$2,000	In-Hospital Physician’s Visits	100% URC up to \$250
Hospital Miscellaneous (Inpatient and Outpatient)	100% URC up to \$500	Out-of-Hospital Physician’s Visits	100% URC up to \$250
Pre-Admission Testing	100% URC up to \$500	X-Ray MRI/CAT	100% URC up to \$250 100% URC
In-Patient Surgical – Primary Surgeon	100% URC up to \$1,250	Laboratory Expenses	100% URC up to \$250
In-Patient Surgical – Assistant Surgeon	100% URC up to \$500	Registered Nurse	100% URC up to \$10,000
Outpatient Surgery – Primary Surgeon	100% URC up to \$1,250	Outpatient Physiotherapy	\$500 @ \$50 / visit 10 visits max
Outpatient Surgery – Assistant Surgeon	100% URC up to \$500	Air & Ground Ambulance	100% URC up to \$500
Outpatient Surgery – Surgical Facility	100% URC up to \$1,250	Dental Treatment for Injury Only	100% URC up to \$5,000
Orthopaedic Appliance	100% URC up to \$250	Prescription Drug	100% URC up to \$250

COVERAGE EFFECTIVE AND TERMINATION DATES: Coverage becomes effective on the first day of school or at 11:59 P.M. on the US Postal, postmark date of the enrollment envelope or the date payment is received in KidGuard Insurance’s office, whichever is the later date. The 24-Hour Basic Accident Plan and In-Hospital Sickness Benefit Option Plan coverages terminate at 12:01 A.M. on the last day of summer for the terminating school term. Only one (1) summer will be included in coverage. The School Time Basic Accident Plan coverage terminates at 11:59 P.M. on the last day of classes for the regular school term. Only one (1) school year can be covered. Enroll online and coverage will become effective at 11:59 pm, that day, and you will receive an ID card immediately. Students may enroll late and anytime during the year but the same effective and termination dates will apply. No refunds after the first full day of coverage.

HOW TO ENROLL: Enroll online and receive immediate I.D. confirmation by using a valid email: www.kidguardinsurance.com Or [1] (Cómo inscribirse) Complete the enrollment form; [2] Make check or money order for correct amount payable (Envíe su cheque con el formulario) to KidGuard Insurance; [3] Write the student’s name and school in the memo section of your check or money order; [4] Place both the completed application and your check or money order payment in an envelope and mail to KidGuard Insurance. Keep your canceled check or money order receipt as your confirmation of payment. **Insurance cards will not be sent to you unless you request an I.D. card by enclosing another self-addressed, stamped envelope for us to mail the I.D. card back to you. Keep the top portion of this form for your records. No premium refunds after the first day of coverage.** MAIL TO: Kidguard Insurance P.O. Box 140926 Orlando, Florida 32814.