



Voluntary Student Accident Medical Insurance

K-12 Schools | 2026-2027

Recess, after-school care, interscholastic sports, field trips, and other school-related activities can all lead to unexpected injuries. Voluntary Student Accident Insurance Plans provide affordable financial protection — helping cover medical expenses so an injury does not become a financial burden. This plan is primary for individuals without insurance or with state-funded coverage (such as Medi-Cal/Medicaid or TRICARE) and secondary for those with private or Medicare insurance.

Eligibility:

Coverage is available to students enrolled in participating school districts, providing budget-conscious options including a Low, Medium, and High plan.



School-Time Student
Accident Coverage



24-HR Student
Accident Coverage



Interscholastic
Sports Coverage



24-HR Dental
Coverage



Football-Only
Coverage

Online enrollment is easy! To begin, visit: <https://studentinsuranceusa.com/insurance/k-12-student-accident-insurance-plan-enrollment/>

1. Click **"Enroll Online"**.
2. Select your state and click **"Look Up"**.
3. Choose your school or district.
4. Review plan options and make your selections.
5. Complete the online application.
6. Pay a one-time annual premium by credit or debit card.
7. Print your confirmation as proof of coverage.

Filing a Claim:

Complete the Gerber Life claim form, including details surrounding the injury and details of any additional insurance coverage *

1. Access a claim form at k12specialmarkets.com/claimforms.
2. Select your state and then your school or district.
3. Claim forms require **both a parent/guardian and a school official's signature**.
4. Be sure to include information about any **other insurance coverage**, if applicable.
5. Submit your completed form by email, mail, fax, or electronically through the claim's website.
6. An acknowledgement letter and claim number will be mailed to the address on file.
7. Reference your claim number when submitting medical bills from providers.

Please note: If you are a plan administrator for a school or group and would like to learn more, please email SIRep@studentinsuranceusa.com.

About Student Insurance:

Since 1950, Student Insurance (SI) has delivered competitive pricing on comprehensive Student Accident Insurance coverage to the K-12 segment. SI is dedicated to helping families manage the unexpected costs of student injuries through flexible, easy-to-access coverage options. Comprehensive policy details regarding benefits, exclusions, and limitations are available by contacting your school or district office.

Please note: Students are able to purchase coverage only if their school district is a policyholder with the insurance company.

How can we help?

Contact a Student Healthcare Expert at: SIRep@studentinsuranceusa.com to learn more.

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