

STUDENT ACCIDENT INSURANCE / HEALTH INSURANCE
2026-2027 School Year

Dear Parents:

The Redlands Unified School District **does not provide medical, accident, or dental insurance** for students who are injured on school premises or while participating in school-sponsored activities. In accordance with Education Code Section 49472, the district makes available a low-cost medical and dental accident insurance program.

The purpose of these plans is to help cover a portion of the expenses resulting from accidental injuries at an affordable cost. The Student Accident 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. If you have primary insurance through an employer or other source, these plans can help pay for out-of-pocket costs not covered by your primary insurance, such as deductibles and copayments.

Plan costs are outlined in the chart below. There are 3 levels of plans: Low, Medium, and High. Coverage must be purchased online at www.studentinsuranceusa.com, then go to Insurance, K-12 Student Accident Insurance, locate your school or district, and choose the plan that best meets your needs.

The rates below are Annual One-Time Costs			
	High	Medium	Low
Optional School-Time with Sports except Senior High Football	\$43.00	\$28.00	\$14.00
Optional 24-Hour with Sports except Senior High Football	\$210.00	\$105.00	\$82.00
Optional Senior High Football (Fall/Spring)	\$215.00	\$115.00	\$85.00
Optional 24-Hour Dental	\$8.00	\$8.00	\$8.00

Since the District **does not** provide medical or dental accident insurance, we strongly encourage families to carefully consider these programs. If you have any questions or need assistance, please contact your district office or Student Insurance at sirep@studentinsuranceusa.com for assistance.

SEGURO DE ACCIDENTE/MÉDICO/DENTAL PARA ESTUDIANTES

Año escolar 2026-2027

Estimados padres/tutores de familia,

Redlands Unified School District **No proporciona seguro médico, de accidentes ni dental** para los estudiantes que se lesionen en las instalaciones escolares o mientras participan en actividades patrocinadas por la escuela. De conformidad con la Sección 49472 del Código de Educación, el Distrito pone a disposición un programa de seguro de accidentes médicos y dentales de bajo costo.

El propósito de estos planes es proveer asistencia a un costo mínimo para cubrir algunos de los gastos por daños accidentales. Los planes pagan los primeros \$500 en beneficios, en adición a otro seguro médico, que puede ayudarle a cubrir sus deducibles de seguro médico primario y/o otros gastos.

Los costos de los planes se detallan en la tabla que sigue. Hay 3 niveles de cobertura: Bajo, Medio y Alto. La cobertura debe adquirirse en línea en el sitio www.studentinsuranceusa.com, luego seleccione "Insurance", "K-12 Student Accident Insurance", ubique su escuela o distrito y elija el plan que mejor se adapte a sus necesidades.

Las tarifas a continuación son costos anuales de pago único.			
	Alto (High)	Mediano (Medium)	Bajo (Low)
Opcional: Tiempo escolar con deportes, excepto fútbol americano de preparatoria. *Optional School-Time with Sports except SH Football	\$43.00	\$28.00	\$14.00
Opcional: Cobertura de 24 horas con deportes, excepto fútbol americano de preparatoria *Optional 24-Hour with Sports except SH Football	\$210.00	\$105.00	\$82.00
Opcional: Fútbol americano de preparatoria (otoño/primavera) *Optional Senior High Football (Fall/Spring)	\$215.00	\$115.00	\$85.00
Opcional: Dental de 24 horas *Optional 24-Hour Dental	\$8.00	\$8.00	\$8.00

Como el Distrito no ofrece seguro médico ni dental por accidentes, recomendamos a las familias que consideren estos programas. Si tiene preguntas o necesita ayuda, comuníquese con la oficina del distrito o con Student Insurance en sirep@studentinsuranceusa.com si necesita asistencia.