



POWAY UNIFIED SCHOOL DISTRICT

RE: INSURANCE PROTECTION FOR YOUR STUDENT **2016-17 School Year**

Dear Parent:

Accidents can and do happen while participating in activities on campus, during P.E., on school field trips, and during extra-curricular activities and sports. **IMPORTANT: THE POWAY UNIFIED SCHOOL DISTRICT DOES NOT PROVIDE MEDICAL OR DENTAL INSURANCE FOR SCHOOL-RELATED INJURIES.** This means that you are responsible for the medical and dental bills if your child gets hurt during these activities. Parents are encouraged to acquire insurance to protect against the risk of injury. The School District is making available affordable medical/dental insurance plans for students ages 4-22 to help you in the event of an accident and urges you to purchase the plan that best fits your needs.

STUDENTS PARTICIPATING IN INTERSCHOLASTIC SPORTS ARE REQUIRED BY STATE LAW TO HAVE MEDICAL INSURANCE. Coverage can begin now and enrollment is open any time during the year.

Under state law, school districts are required to ensure that all members of school athletic teams have accidental injury insurance that covers medical and hospital expenses. This insurance requirement can be met by the school district offering insurance or other health benefits that cover medical and hospital expenses. Some pupils may qualify to enroll in no-cost or low-cost local, state, or federally sponsored health insurance programs. Information about these programs may be obtained by calling 1-888-747-1222 or 1-800-234-1317.

Please visit your School Office to obtain a detailed brochure/application, or you may obtain one online at <http://www.peinsurance.com/> (click on Products, then Student Insurance.) Carefully read the STUDENT BENEFIT PLANS brochure. There are two levels of accident benefits available. The "High Option" level of benefits is recommended if your student has no family coverage or if your private coverage has a high deductible. All accident plans are available on a "School Time" or "24-hour" (all day, every day) basis and can cost as little as \$11 (see rates below.) Coverage for tackle football is offered separately.

All plans are a **ONE TIME ANNUAL** payment.

| <i>Options</i> | <i>Low</i> | <i>High</i> |
|--|------------|-------------|
| School Time Plan | | |
| Grades P-8 | \$11.00 | \$25.00 |
| Grades 9-12 | \$24.00 | \$54.00 |
| 24-Hour-a-Day Plan | | |
| Grades P-8 | \$75.00 | \$161.00 |
| Grades 9-12 | \$92.00 | \$192.00 |
| Optional Tackle Football Coverage | | |
| Grade 9 | \$36.00 | \$80.00 |
| Grades 10-12 | \$84.00 | \$177.00 |

Please see brochure or the website for complete plan details.

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The plans pay the first \$500.00 in benefits in addition to any other insurance, which can help you meet your primary insurance deductibles and/or co-payments.

Please read your brochure carefully. If you have any questions, please call THE PLAN ADMINISTRATOR, PACIFIC EDUCATORS AT 1-800-722-3365. Bilingual representatives are available for parents who need assistance in Spanish.

Sincerely,

A handwritten signature in blue ink that reads "John P. Collins". The signature is written in a cursive style with a large, looping initial "J".

John P. Collins, Ed.D.
Superintendent