



Anchorage School District

Risk Management & Insurance

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Student Injuries and Insurance 2018-2019 School Year

Dear Parent/Legal Guardian:

Your school is committed to providing a safe environment for your student. Even so, accidents do happen and resulting medical treatment (ambulance transport, surgery, hospitalization, etc.) can be very expensive. Of course, active students can get hurt outside of school as well.

Please know that your school DOES NOT assume responsibility for these costs. However, as a service to you and your child, your school has joined with 1,000s of others by offering you access to a low cost, voluntary purchase student accident/sickness program. The program is arranged and administered by Myers-Stevens & Toohey & Co., Inc. a firm that has specialized in such coverages for over 40 years.

Options are available to cover your child 24/7 anywhere in the world or you can limit coverage to school-related injuries only. Because trips to the ER are especially difficult, note that all the plans offered will cover ambulance/paramedic and emergency room (room and supplies) expenses at 100%, subject to all other policy terms and conditions. And, unlike many other health plans, these plans do not restrict your choice of medical provider or hospital.

The plans can be used on a stand-alone basis or, if your child has other insurance or health coverage, can be used as a low cost supplement to expand your choice of providers and **help cover the high deductible and co-pay requirements so common to many other plans today.**

Also offered is the pay-as-you-go *Student Accident & Sickness Plan* (\$50 deductible) that provides the broadest level of coverage and can be used for all sports except high school tackle football. The optional *Dental Accident Plan* (costs as little as \$12 for the entire school year) can be of particular value with younger students as final treatment to injured teeth often needs to be deferred until after they mature.

While you are free to take your child to any licensed provider, you'll also have access to an extensive network of doctors and hospitals who have agreed to discounted fees. Seeking care through contracted providers may further reduce your out-of-pocket costs, particularly if your child needs surgery or hospitalization. And, a very large percentage of the *Best Hospitals in America* as annually listed by *U.S. News and World Report* are contracted through the networks!

Enrollment is available on line by going to www.myers-stevens.com.

Note – Once processing is completed, an ID card verifying coverage will be mailed home to you.

If you have any questions, please call Myers-Stevens & Toohey at (800) 827-4695. Bilingual representatives are available for parents who need assistance in Spanish.