

Student and Athletic Accident Insurance



**Office of Risk and
Benefits Management**

Team Members

Office of Risk and Benefits Management

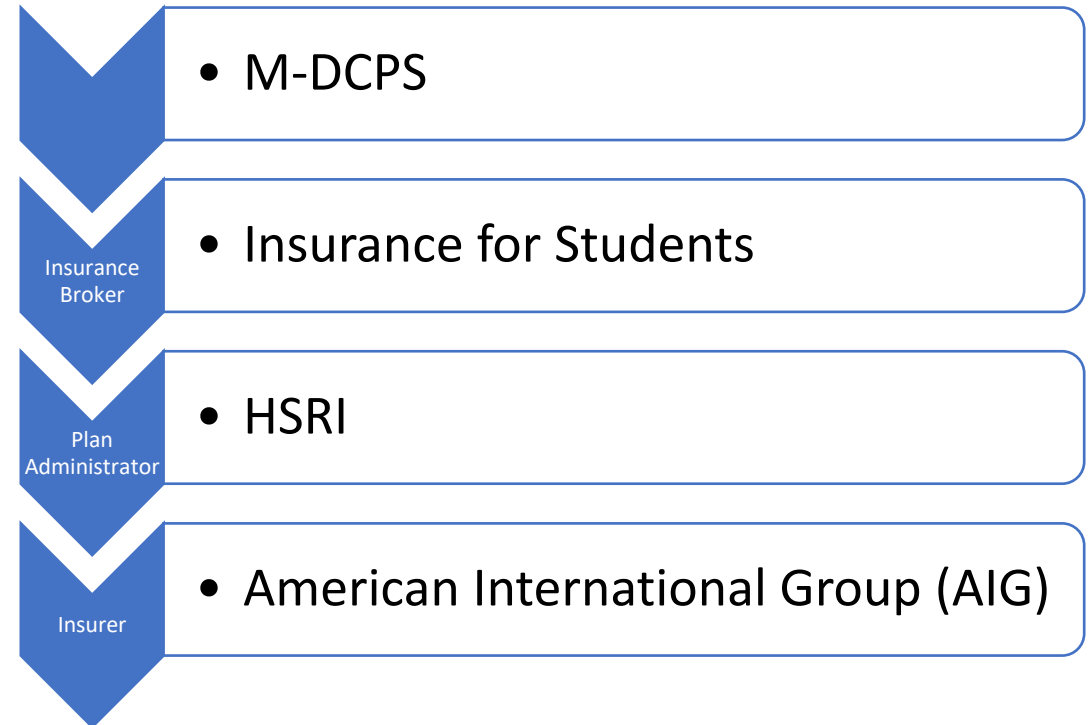
- Jorge L. Davila, Executive Director, Risk and Benefits
- Elizabeth L. Soto, Risk Compliance Coordinator

Insurance for Students, Inc.

- Pat W. White, President
- Fran Buit, COO

Health Special Risk, Inc.

- Brandon M. Schall, President



RFP 21-031-CM

Student and Athletic Accident Insurance

- Awarded at the May 18, 2022, Board Meeting to **Insurance for Students, Inc.**
- 5-year Rate Guarantee

Insurance Policy	2020-2021	2022-2027	Difference
School Time Pre-K to 6th	\$14.00	\$13.00	-\$1.00
School Time 7th to 12th	\$15.00	\$14.00	-\$1.00
24-Hour Pre-K to 12th	\$70.00	\$63.00	-\$7.00
Fall Football Insurance	\$242.00	\$218.00	-\$24.00
Spring Football Insurance	\$52.00	\$47.00	-\$5.00
Interscholastic Athletic Insurance	\$40.00	\$36.00	-\$4.00
Head Start/Early Start	\$2.50	\$2.00	-\$0.50
Child Care Program	\$9.00	\$8.00	-\$1.00
Adult Education Program*	N/A	\$6.00	N/A
*New Program effective 8/1/2022			



Why Accident Insurance?



- When accidents occur on school property or during supervised school activities, it can present a potential liability to schools as well as financial and emotional hardship to affected families.
- Accident insurance can help address the inherent risk of injuries that may come about during various covered activities and help districts/schools fulfill their commitment to the well-being of their student body.



Who is Eligible?



- Registered students of the district/school's (the "Policyholder's") Adult and Career Technical Education program age 16 and older can enroll for coverage while engaging in specified covered activities that are sponsored and supervised by the Policyholder.



What are “Covered Activities”?



- While on the Policyholder's premises during the hours and on the days when the Policyholder is in session; or while participating in a sponsored and supervised activity of the Policyholder away from the Policyholder's premises.
- Includes direct and uninterrupted travel to and from such activities in a vehicle designated by the Policyholder and to or from the student's residence to attend regular Policyholder sessions.
- Excludes: Interscholastic football and interscholastic, intramural, and club sports.

Post-Secondary (Adult) Student Policy

Key Benefits Include:

Accident Medical Expense: Pays the usual and customary expenses such as doctor visits, hospital stays, X-rays, ambulance service, laboratory tests, anesthetics, and more for covered losses. Benefits are paid in excess of any other valid and collectible insurance.

Accidental Death and Dismemberment (AD&D): Provides a lump sum payment for a covered accident that results in a loss of life, limbs, speech, hearing, or sight.

Benefits	Limits
Accidental Death Benefit	\$10,000
Incurral Period	365 Days
Accidental Dismemberment Benefit	up to \$10,000
Incurral Period	365 Days
Accident Medical Expense Benefit	\$25,000
Deductible (Integrated)	\$250 per accident
Benefit Period	52 Weeks
Incurral Period	90 Days
Coinsurance	100%
Physical Therapy	Maximum Visits: 10 Maximum Per Visit: \$50
Ambulance	\$250
Dental Maximum	\$500 per tooth per accident, \$1,000 per accident

Coverage Rate:

Adult Learners	\$6.00
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Childcare for Post-Secondary (Adult) Students Policy

Key Benefits Include:

Accident Medical Expense: Pays the usual and customary expenses such as doctor visits, hospital stays, X-rays, ambulance service, laboratory tests, anesthetics, and more for covered losses. Benefits are paid in excess of any other valid and collectible insurance.

Accidental Death and Dismemberment (AD&D): Provides a lump sum payment for a covered accident that results in a loss of life, limbs, speech, hearing, or sight.

Benefits	Limits
Accidental Death Benefit	\$10,000
Incurral Period	365 Days
Accidental Dismemberment Benefit	up to \$10,000
Incurral Period	365 Days
Accident Medical Expense Benefit	\$25,000
Deductible (Integrated)	\$0 per accident
Benefit Period	52 Weeks
Incurral Period	90 Days
Coinsurance	100%
Physical Therapy	Maximum Visits: 20
	Maximum Per Visit: \$50
Occupational Therapy	Maximum Visits: 20
	Maximum Per Visit: \$50

Coverage Rate:

Childcare for Adult Learners	\$8.00
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Enrollment Brochures (English, Spanish, Creole)



How to Enroll Flyer

ENROLL ONLINE NOW at www.K12StudentInsurance.com

HSR K-12 STUDENT INSURANCE PLANS

How to Enroll

Go to www.K12StudentInsurance.com



> To View the Plans & Rates

• Go to **#1 Browse Rates**

- Pick your State: FL
- Pick your School District: MDCPS Post Secondary (Adult) Students/Childcare.

> To Register and Purchase Coverage

• Go to **#2 Open New Account** You will need to ***open a new account*** each school year.
Click Save New Account - Please remember your User ID and Password.

• **Add Adult Student & Coverage** by clicking on the "Add Student" button on top of page.

1. Pick State Where your Student's School is Located: FL
2. Pick your Student's School District: MDCPS Post Secondary (Adult) Student/Childcare
3. Pick your Student's Campus: Pick Campus from Drop Down
4. Pick your Student's Campus Type: **Select either** College/Adult for Adult Student Coverage **OR** Childcare for Adult Ed for Childcare Coverage
5. Complete Student Details (*Note for Grade select Other*) and click Save New Student

• **Continue** to add each student by clicking on the "Add Student" button until all your students are added.

- Purchase Insurance Coverage Page – select Activity/Program & click on "Add Selected Items to Shopping Cart"
- Select the Insurance Coverage and click on "Checkout".
- Payment option is Credit Card and click "Continue Checkout".
- Enter **billing information** and click "Continue Checkout".
- Click "Pay and View Receipt" to **complete your order**. **Save your receipt** for future reference.

K12 Accident Plans available through your adult education center include:

At-School Accident Only for Post-Secondary (Adult) Students/Childcare.

If you have questions, please call us at 1-866-409-5733.

Accident coverage underwritten by National Union Fire Insurance Company of Pittsburg, PA.





Contact Information



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Insurance for Students

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Health Special Risk

866-409-5733