

Voluntary Student Insurance Plan

For as little as \$25 a year, your child can be insured. Did you know that under State Law, school districts are not liable for accidents which occur in school? It is important to understand the school and/or district is not responsible for medical payments or bills for your child. If your child is injured during any school, athletic, or UIL sponsored activity; all medical charges are your responsibility.

East Central ISD has purchased a supplemented accident policy which covers the students for UIL activities. This is a limited benefit policy and any charges not covered by this policy are your responsibility. This policy only covers accidents and is not to be considered health insurance.

For the benefit of parents who do not have insurance or have limited health insurance, the school district is making available a Voluntary Student/Athletic Accident Insurance Plan.

The following plans will cover your child for accidents that occur during school and school/UIL sponsored activities:

- School time/UIL Coverage which covers accidents during school and school/UIL event
- Full Time Coverage which covers the students 24 hours a day, 7 days a week, any place and anytime
- Football Coverage for Varsity players grades 10 - 12
- Dental Coverage which covers the student 24 hours a day for any dental accident

For more information, visit The Brokerage Store online at www.thebrokeragestore.com or call 800-366-4810 for applications and/or any questions. All major credit cards are accepted. Checks should be made payable to: Student Assurance Services.

Premiums & Coverage

POLICY FORMS GH-2200 (TX)

One Time Annual Premiums



School Time Coverage PK-12 (with NO UIL Activities/ Interscholastic Sports Coverage)

\$25

Protects the student while: a) attending regular school sessions, b) participating in or attending school-sponsored and supervised extra-curricular activities, c) traveling directly to and from school for regular school sessions, and while traveling to and from school-sponsored and supervised activities in school provided transportation. DOES NOT cover participation in UIL Activities for students in the 7th grade or above. Coverage ends the first day of school next year. The Medical Benefits and Exclusions shown in this illustration apply to this coverage.



Full Time Coverage PK-12 (with NO UIL Activities/ Interscholastic Sports Coverage)

\$105

Covers the student 24 hours a day until school starts next year. Includes coverage while at home, at school, weekends and summer vacation. DOES NOT cover participation in UIL Activities for Students in the 7th grade or above. The Medical Benefits and Exclusions shown in this illustration apply to this coverage.



School Time Coverage PK-12 (with UIL Activities/ Interscholastic Sports Coverage except Football Grades 10 - 12 and Grades 7-9 if they practice or play with Grades 10-12)

\$115

In addition to School-Time Coverage shown above, the UIL Activities Coverage protects the student while practicing for or participating in school-sponsored and supervised UIL Activities including travel in school provided transportation, for grades 7-12. It DOES NOT cover Football for grades 10-12 and grades 7-9 if they practice or play with grades 10-12. Includes Spring and Summer football exclusively sponsored and supervised by the Policyholder, if football coverage was not purchased during the regular football season. The Medical Benefits and Exclusions shown in the illustration apply to the Coverage.



Full Time Coverage PK-12 (with UIL Activities/ Interscholastic Sports Coverage except Football Grades 10 - 12 and Grades 7-9 if they practice or play with Grades 10-12)

\$195

In addition to the Full-Time Coverage shown above, the UIL Activities Coverage protects the student while practicing or participating in school-sponsored and school-supervised UIL Activities including travel in school-provided transportation for grades 7-12. It DOES NOT cover Football for grades 10-12 and grades 7-9 if they practice or play with grades 10-12. Includes Spring and Summer football exclusively sponsored and supervised by the Policyholder, if football coverage was not purchased during the regular football season. The Medical Benefits and Exclusions shown in this illustration apply to this Coverage.



Varsity Football Coverage

\$325

Protects the student while practicing for or participating in school-sponsored and school supervised interscholastic football including travel in school-provided transportation. Includes Spring and Summer football exclusively sponsored and supervised by the Policyholder. The Medical Benefits and Exclusions shown in this illustration apply to this coverage.



Extended Dental Coverage PK-12

\$9

Provides up to \$5,000 in benefits for any dental accident and covers the student 24 hours a day until school starts next year. Treatment must begin within 180 days from the date of injury. Benefits are limited to expenses actually incurred within one year from the date of accident. However, if within the one year period following the date of accident the insured's attending dentist certifies that dental treatment and/or replacement must be deferred beyond one year, the plan will pay the estimated cost of such deferred treatment, but not to exceed \$200 for each tooth. No benefits will be allowed for orthodontics or dental disease and benefits for prosthesis are limited to \$500 per injury, including procedures performed to install them. Dental prosthesis includes, but is not limited to crowns, dentures, bridges, and implants.

HOW TO ENROLL

1. Determine the Insurance Plan of coverage you want. Complete the Enrollment envelope and enclose your check made payable to: STUDENT ASSURANCE SERVICES, INC. or complete the credit card payment information form. Premium cannot be prorated. Please write the name of the student on your check.
2. You can also enroll online at the Student Assurance Services, Inc. website www.sas-mn.com. The online form is available under the K-12 School Look-up.
3. Be sure to retain this brochure and a copy of the premium payment as proof of insurance. You will not receive a policy or ID card. The master policy is issued to your school.

Return your payment or credit card information form with the requested enrollment information in the attached envelope.

EFFECTIVE AND EXPIRATION DATES

Coverage becomes effective the later of: the Master Policy Effective Date; or 12:01A.M. following the date the envelope containing the enrollment form and premium payment is postmarked by the U.S. Postal Service, or for on-line enrollment 12:01AM following the date the proper premium is received by the Plan Administrator, but not prior to August 1. All Coverages expire on the Master Policy Expiration Date, which is midnight 12:00am July 31 of the current school year.