

VOLUNTARY STUDENT ACCIDENT INSURANCE PROGRAM

The school district does not provide any type of health or accident insurance for injuries incurred by your child at school.

As a service to students and their families, our school is making available a student accident insurance plan for your child at a very nominal cost. The district offers this program because of trends in rising family health and dental insurance costs, increased deductibles, co-payments, or lack of health or dental insurance coverage.

REASONS TO PURCHASE THIS COVERAGE:

1. Deductible and co-pays in your health plan. Many health plans have increased the amount of out-of-pocket expenses.
2. No insurance.

This plan will provide benefits for medical expenses incurred because of an accident. If you have other insurance, benefits can be applied to your deductible or co-pays.

The Standard and Deluxe Plans both carry a plan maximum of \$25,000. All high school inter-scholastic football activities are excluded from the School Time Plan and the 24-Hour Plan. Parents will have the choice of two coverage options.

School Time Plan	Standard Plan	Deluxe Plan
Grades Pre-K - 8	\$ 23.00	\$ 52.00
Grades 9 -12	\$ 46.00	\$ 105.00
24-Hour Coverage		
Grades Pre-K – 12	\$ 125.00	\$ 275.00
Optional Football (Grades 9-12)	\$ 162.00	\$ 369.00

If you have no other insurance, this will become your primary accident plan.

PURCHASE COVERAGE ON-LINE (with Visa or MasterCard) at www.lstAgency.com and then follow directions at "Find Your School".

OR

PRINT BROCHURE PDF FROM SCHOOL DISTRICT PAG8 at www.lstAgency.com and pay with check or money order.

All questions regarding this coverage should be directed to First Agency, Inc. at (269) 381-6630, or toll free at (800) 243-6298.