



Mr. W. K. Breazeale, District G
President

P.O. Box 7117
Alexandria, LA 71306
August 1, 2018

Mr. Nason "Tony" Authement
Superintendent

RE: 2018- 2019 STUDENT ACCIDENTS/ INSURANCE (Effective August 1, 2018)

Dear Parent:

If a student in Rapides Parish is accidentally injured at school and must receive medical care, the cost of such care is the responsibility of the parent. If the school is negligent in causing the injury and prompt notice is given, the district will be responsible for costs of the injury.

- 1. NOTICE:** *The school-arranged student accident insurance discussed below covers only those students participating in inter-scholastic athletics activities or school sponsored trips. That means ALL other student accidents are NOT insured and the board will not pay the costs of same, except in cases of negligence. Every student needs medical insurance. If you have no family medical insurance or would like supplemental insurance that could help with the unpaid portion of a school accident claim filed on your personal medical insurance, you should purchase the voluntary plan we make available to all students through their school (see www.rpsb.us "Parent/Community" tab or direct if you Go to website: www.sas-mn.com - see page 3 of 4 below for specifics).*

Protecting the health and welfare of students is a concern that all school administrators face each and every day. Student Accident Insurance helps ease those concerns by providing benefits for injuries that occur during school hours and or school sponsored and supervised activities (i.e. athletics, gym class, playground, field trips, JROTC, etc.). Student accident insurance serves to reduce or completely eliminate any out of pocket expenses not paid by primary coverage including copays, deductibles, coinsurance, etc., and will pay on a primary basis in the absence of other collectible coverage. With the increasing trend of high deductible plans, and more of the cost share shifted to the insured, Student Accident Coverage has become more important than ever! This means even if you have health insurance, you should consider purchasing this accident plan as a secondary insurance!

The school district only provides coverage for injuries which occur during athletics and extracurricular activities. For any other types of injuries incurred by your child at school, we offer a voluntary plan.

Some of our students are covered with family medical or health insurance and some are not. The Rapides Parish School Board has an interest in seeing to it that students participating in interscholastic athletics or in school-sponsored trips are covered with accident medical insurance. The most cost effective way to arrange that is to procure a master Student Accident Policy that covers all students in this way:

- a) If Student is covered by family medical insurance:** The student's family insurance must pay first. Any unpaid portion of the medical cost can be referred to the board's master policy, which then reimburses the family according to the payment schedule (see website). This includes deductibles and co-payments which today can be quite high. The master policy is EXCESS insurance.
- b) If Student is NOT covered by family medical insurance:** The master policy is PRIMARY insurance and pays the care provider up to its limit (see schedule on website). Medical care providers in or out of Rapides Parish are not likely to limit their invoices to the insurance benefit and may bill costs not paid by insurance. If that occurs, the financial responsibility falls to the family.

The board assigns the cost of this master policy to the schools that must collect the premium from students fees participating in covered activities such as boys and girls athletics, cheerleading, band, pep squad, 4-H, ROTC, soccer, archery, class field trips, etc. The premium each school must pay varies based on their activities.

Details of the board's master policy are follows:

A. ITEM OF COVERAGE

1) Plan Name	Comprehensive
2) Coverage applies as	Full Excess
3) Medical expense must start	Within 60 days
4) Time limit for covered expense.	1 year
5) Deductible	None
6) Maximum payable per injury	\$50,000

B. IN-PATIENT COVERAGE

1) Room & Board Semi-private	R&C to \$700 per day
2) Inpatient Miscellaneous	R&C to \$1,000
3) Physiotherapy	Included in Inpatient Miscellaneous
4) X-ray / MRI	R&C to \$300 / \$500
5) Surgeon's Fee, Maximum	R&C to \$2,500
a) Per table or index	R&C
6) Prescription drugs	Included in Inpatient Miscellaneous

C. OUT-PATIENT COVERAGE

1) Surgery	R&C to \$2,500
2) Facilities Charge	R&C to \$1,000
3) Prescriptions (take home)	R&C to \$250
4) Physician's Visits – Maximum	\$100 for 10 visits
5) Physiotherapy (Max Visits)	\$100 for 10 visits
6) X-ray, MRI, radiology	R&C to \$300 / \$500
7) Existing condition is covered if:	Treatment free for 180 days prior to policy

D. OTHER FEATURES

1) Braces, orthopedic devises	\$200
2) Ambulance	\$500
3) Dental, each tooth	\$200
4) Vehicle Accidents	As any other injury to \$2,500
5) Accidental Death Amount	As any other injury to \$2,500
6) Travel to and from school activities by students – Included	

Rates for Voluntary Coverage

Full Time Coverage (grades PK-12)	
- Excludes Sports	\$89.00
School-Time Coverage (grades PK-12)	
- Excluded Sports	\$14.00
Extended Dental Coverage (grades PK-12)	\$ 8.00

REASONS TO PURCHASE THIS COVERAGE:

- Deductibles and co-pays in your health plan. Many health plans have increased the amount of out-of-pocket expenses. This plan will pay all or most of the deductibles and co-pays that you may be out of pocket in the event of an injury.**
- No insurance.**

This plan will provide benefits for medical expenses incurred because of an accident. If you have other insurance, our benefits will be applied to your deductible or co-pay. If you have no other insurance this will become your primary accident plan.

To purchase coverage:

- Go to website: www.sas-mn.com
 - Click under K12 'Find My School'
 - Choose State
 - Choose School District
 - Follow instructions to choose plan and make payment online
 - Print proof of coverage
- Coverage will become effective at 12:01 a.m. following the date the enrollment is made online and premium are paid.
- All questions regarding the coverage may be directed to Student Assurance Services, Inc., at 800-328-2739.

Should you have any other questions or concerns, please feel free to contact me at (318) 449-3195 or (318) 613-2275.

Enclosures: As stated.

*With kindest regards, I am
Sincerely,
Roy F. Rachal /S/
Physical Plant Supervisor
(Risk Management, Maintenance, Construction, Transportation)*

**Hand out to each student
1st day of school**