

MEMO

Coaches / Athletic Directors

From: Jeff Furlong, Pacific Educators

Re: Student Athletic Insurance 2024-25

1. Per the California Education Code, each student participating in athletic programs (including band, cheer, etc.,) must provide proof of medical insurance for accidental injuries. If a student needs coverage to participate, he/she may purchase coverage through Pacific Educators. **You should be using some type of proof of insurance form even if using athletic clearance websites (athleticclearance.com, Home Campus, familyid.com, etc). Those sites to date are not Ed-Code compliant when it comes to the insurance sections they provide (specifically 32221 & 32221.5). We strongly advise and are happy to provide an Ed-Code compliant form which can be added to the forms section of those websites for parents to complete and sign. If you need one please contact jeff@peinsurance.com or call 800-722-3365.**

Our online payment system can be found at <http://www.peinsurance.com/signup> and provides the parent with a policy number and paid invoice that they can show as proof of insurance right away.

For regular mail payments, all plans are effective when payment mailed/postmarked. It is best for coaches or assistants to collect checks/money orders with the application, make a copy, and drop in the mail, that way your player can participate on that same day since you know it was completed. If the student says that he/she dropped it in the mail, which he/she may or may not have done, you may be required to wait a few days before we can verify coverage.

Tackle Football

The Tackle Football Coverage is an add on to the School Time or 24-Hr Coverages. The coverage is **only for the CONTACT tackle portion of the football season as described by CIF's first day of contact practice to the last game**. If a student is new to football in the Spring or has lost other health coverage, Non-Contact Spring and Summer rates are below. If a Student will be playing Tackle Football and practicing in Summer, it is best to purchase the 24-hour plan and the Football add on.

Other Sports

Students participating in any sport besides tackle football are **only required to purchase School Time Coverage**. This coverage **will** cover the Student for all sports (except tackle football) practices, games, and travel in District vehicles. This coverage **will not** cover the child in the Summer months. If a student needs Summer coverage they may obtain coverage by purchasing the 24-hour coverage at 25% of the normal rates (see discounted rates below). If a student will be playing multiple sports and practicing in Summer, it is usually easiest to have them buy the 24-hour coverage.

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Summer Activities

Students who have purchased **24-hour Coverage for the 2023-2024 School Year** will be covered through the summer months up until the first day of the 2024-25 School Year.

Students who purchased only the **School Time** Coverage for the 2023-24 School Year are NOT covered in the Summer. If they will be participating in any Summer activities (no contact football included), they would need to purchase the 24-hour plan at 25% of the cost (rates are below). This will cover those students until the first day of the 2024-25 School Year. You may use the 2023-24 applications for these students, or get one here <http://www.peinsurance.com/>, or **Students can sign up online and bring in proof of coverage.**

Here are the rates for Summer/Spring Coverage: **Just write Spring or Summer on the application and pay the appropriate amount or sign up online.**

	Low Option	High Option
Grades K-8	\$18.75	\$40.25
Grades 9-12	\$23.00	\$48.00

In summary

School Time Coverage - covers all sports (except tackle football) and lasts from the 1st day of school (or the day purchased), to last day of school. Summer is not covered.

24-Hour Coverage – covers all sports and activities (except tackle football) whether school related or not. Covers 24 hours a day and lasts from the 1st day of school (or the day purchased) all the way through the Summer to the first day of the next school year.

Football Coverage – an add on to the School Time or 24-Hr coverage and only covers the contact tackle football season. Coverage is from the first official day of contact mandated by CIF (or the day purchased) and lasts through the last official game or practice.

If you have any questions or you need supplies, please call Jeff at (800)722-3365 or e-mail jeff@peinsurance.com

Thank You

Jeff Furlong