

STUDENT ACCIDENT INSURANCE
2024-2025 School Year

Dear Parents:

The McCabe Union Elementary School District does not provide medical, accident or dental insurance for pupils injured on school premises or through school activities. In accordance with Education Code Section 49472, the District is making available a low cost medical/dental accident insurance program. The purpose of this plan is to provide assistance at a minimum cost to meet some of the expenses for accidental injury. The plan does not provide unlimited coverage, but does offer substantial assistance in the event of injury.

There are two levels of benefits available. The “High Option” is recommended if your child has no family coverage or if your private coverage has a high deductible. All plans are available on a “School Time” or “24-Hour” (all day, every day) basis and can cost as little as \$11 (one-time annual payment). See rates below.

Please obtain a detailed brochure/application online at either of these website:

- McCabe: www.muesd.net (under the “Resources” tab / click the “Parents” tab)
- Pacific Educators: www.peinsurance.com (click on Products, then Student Insurance).
 - Please read the Student Benefits Plan Brochure to select the plan that best meets your needs.

NOW AVAILABLE AT NO COST – FREE PRESCRIPTION DRUG CARD – GET ONE AT YOUR CHILD’S SCHOOL OFFICE OR THE WEBSITE ABOVE

The plans pay the first \$500.00 in benefits in addition to other insurance, which can help you meet your primary insurance deductibles and/or co-payments.

Since the district does **NOT** provide medical/dental accident insurance, we urge that serious consideration be given to the program. If you have further questions, please call Pacific Educators, Inc., Student Accident Department at (800) 722-3365 or (714) 639-0962.

PREMIUM RATES

Single one-time payment – No refunds are available

<u>SCHOOL-TIME STUDENT ACCIDENT COVERAGE</u>	<u>High Option</u>	<u>Low Option</u>
Grades P-8	\$ 25.00	\$ 11.00
Grades 9-12	\$ 54.00	\$ 24.00
<u>24-HOUR-A-DAY ACCIDENT COVERAGE</u>		
Grades P-8	\$161.00	\$ 75.00
Grades 9-12	\$192.00	\$ 92.00
<u>FOOTBALL ONLY ACCIDENT COVERAGE – Per Player</u>		
Grade 9	\$ 80.00	\$ 36.00
Grades 10-12	\$177.00	\$ 84.00
<u>EXTENDED DENTAL BENEFIT OPTION</u>	\$ 6.00	\$ 6.00

ALL SCHOOL PLAN – Covers all students under the School-Time “Low Option” plan.

Grades P-12, School-Time Coverage: \$11.00 per student x total enrollment

Grades P-12, 24-Hour Coverage: \$54.00 per student x total enrollment

Elementary Districts Only, without tackle football participation: \$7.00 per student x total enrollment

High School Districts (Grades 9-12) Only: \$15.00 per student x total enrollment

Football Only Coverage (High School): \$3,450.00 per high school per season

Other blanket type coverages are available, please call (800) 722-3365 for details.



Ms. Mary Kay Monson, Superintendent

**Seguro de Accidente para estudiantes
Año Escolar del 2024-2025**

Estimados padres:

El Distrito Escolar McCabe Union Elementary **no provee seguro médico o dental en caso de accidentes** para alumnos lesionados en las áreas escolares o en actividades de la escuela. Para ayudarlos a proveer cobertura para su estudiante, el distrito tiene un programa de seguro de accidente médico/dental disponible, a bajo costo.

El propósito de este plan es el de proveer ayuda a un costo mínimo para cubrir algunos de los gastos por accidente o lesión. El plan no provee cobertura ilimitada, pero ofrece ayuda considerable en caso de accidente.

Hay dos niveles de cobertura disponibles. La “Opción Máxima” (High Opción) del nivel de beneficios es recomendada si su niño/a no tiene seguro médico familiar o si su seguro tiene un deducible muy alto. Todos los planes están disponibles basados en “Tiempo Escolar” o “24 horas” (todo el día, todos los días) y el costo puede ser tan mínimo como \$11.00 (un pago anual). Por favor lea el Folleto de Beneficios del Plan para Estudiantes y seleccione el plan que más le convenga de acuerdo con sus necesidades.

En vista de que el distrito **NO** provee seguro de accidente médico/dental, es urgente que usted considere seriamente este programa.

Por favor visite la oficina en la escuela de su hijo para obtener un folleto/solicitud detallado/a, o puede obtenerlo/a en el Internet

- McCabe: www.muesd.net (Pulse en “Resources” / después escoje “Parents”)
- Pacific Educators: www.peinsurance.com (Pulse en “Products”, después en “Student Insurance”). Por favor lea el folleto de Plan de beneficios estudiantiles para elegir el plan que mejor cumpla con sus necesidades.

Si tiene preguntas, por favor llame a Pacific Educators, Inc., Student Accident Department al (800) 722-3365 o (714) 639-0962

Solo Un Pago Por Año

Opciones	Baja	Alta
Proteccion las 24 horas al dia		
Grados P-8	\$75.00	\$161.00
Grados 9-12	\$92.00	\$192.00
Proteccion en la Escuela		
Grados P-8	\$11.00	\$25.00
Grados 9-12	\$24.00	\$54.00
Extended Dental Benefit Option	\$6.00	\$6.00



Ms. Mary Kay Monson, Superintendente