619 W. Bartlett Ave., Omak, WA 98841 509-826-0320 • Fax 509-826-7689 www.omaksd.org



August 7, 2023

Re: Student Injuries and Insurance 2023-2024 School Year

Dear Parent/Legal Guardian:

The safety of our students is of critical importance to all of us and we want to protect them from injury. Even so, accidents do happen (at school and elsewhere), and required medical care can be expensive. Please know that your school **does not** assume responsibility for such costs but does offer you access to several student accident insurance plans for voluntary purchase. Details can be found in the attached brochure/enrollment form.

Options are available to cover your child 24/7, anywhere in the world or you can limit coverage to school-related injuries only. The plans <u>do not</u> restrict your choice of doctors or hospitals. However, you'll also have access to an extensive network of providers with discounted fees. Seeking care through contracted providers may further reduce your out-of-pocket costs, particularly if your child needs surgery or hospitalization.

Also offered is the pay-as-you-go *Student Accident & Sickness Plan* which <u>covers sickness</u> as well as injury, in and out of school. The *Dental Accident* plan can be of particular value to younger students as a final treatment for injured teeth often needs to be deferred until after they mature.

**Common emergency benefits** – Regardless of the benefit level selected, all of the accident medical plans and the *Student Accident & Sickness Plan* will cover eligible charges for *Ambulance, Emergency Room, and Emergency Room Physician* at 100% of Usual, Customary, and Reasonable charges (UCR) up to plan limits.

Enhanced benefits for qualified concussions – If an insured student suffers a concussion while participating in any covered activity and is consequently removed from play from his/her interscholastic sport per the school's formal concussion protocols, then any deductible or inside limit features of the plan are waived and eligible charges for the evaluation and treatment of the concussion are paid at 100% of UCR subject to remaining policy terms and conditions.

**Interscholastic Sports** – Please know that all plans offered (other than the Dental Accident Plan) may be used to comply with applicable state and local insurance requirements for participation in interscholastic sports (coverage for high school tackle football is offered on a stand-alone basis).

You are strongly encouraged to review the information provided carefully. If your child already has health coverage, the student insurance plans offered can also be used to expand your choice of providers and help cover the high deductibles and 30% to 40% cost-sharing obligations imposed by many health plans today.

To enroll, please visit <a href="www.myers-stevens.com">www.myers-stevens.com</a>; instructions for enrollment are available on the website. While your child is eligible to enroll at any time, one-time-pay rates for the accident medical plans and Dental Accident Plan are the same regardless of enrollment date. As such, you are encouraged to consider enrollment now in order to include coverage for this summer and the full 2022-2023 School Year. Once processing is completed, an ID card verifying coverage will be mailed home to you.

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If you have any questions concerning the coverage available or need help with enrollment, please call <u>Myers-Stevens & Toohey at (800) 827-4695</u>. Bilingual representatives are available for parents who need assistance in Spanish.

Sincerely,

Michael L. Porter

Omak School District Superintendent

Michael L'Porter

As parent/guardian of, I understand that the school <u>does not</u> assume responsibility for student injuries but does make voluntary purchase, student accident insurance available. I have received the information on this program.	
☐ I will enroll my child in the program	
$\square$ I choose not to enroll my child in the program at this time, but I understand that I may enroll anytime throughout The school year.	
Signed	Date
*Please print student's full name	

The Omak School District #19 complies with all federal rules and regulations and does not discriminate on the basis of sex, race, creed, religion, color, national origin, age, honorably discharged veteran or military status, sexual orientation including gender expression or identity, the presence of any sensory, mental, or physical disability, or the use of a trained dog guide or service animal by a person with a disability in its programs and activities and provides equal access to the Boy Scouts and other designated youth groups. This holds true for all district activities, programs, and employment opportunities. The following employee has been designated to handle questions and complaints of alleged discrimination: Title IX/RCW 28A.640/RCW28A.642 Officer, Brittney Richter (509) 826-8386, <a href="brichter@omaksd.org">brichter@omaksd.org</a>, expran@omaksd.org</a>, Section 504/ADA Coordinator, Sarah Lewman (509) 826-8386, <a href="brichter@omaksd.org">brichter@omaksd.org</a>, Section 504/ADA State Laws RCW 28A.640 Sexual Equality and RCW 28A.642 Discrimination Prohibited Officer, Brittney Richter (509) 826-8386, <a href="brichter@omaksd.org">brichter@omaksd.org</a>, Omak School District is a drug- and tobacco-free workplace. For more information on Omak School District's Affirmative Action Plan, please visit the "District Information" section located under "Our District" on the Omak School District website at <a href="https://www.omaksd.org">www.omaksd.org</a>.

El Distrito Escolar de Omak no discrimina en ningún programa o actividad por motivos de sexo, raza, credo, religión, color, nacionalidad, edad, estado militar o veterano, orientación sexual, expresión de género o identidad, incapacidad o el uso de un perro entrenado o un animal guía o de servicio, y proporciona el mismo acceso a los Boy Scouts y otros grupos de jóvenes que sean designados. Los siguientes empleados han sido designados para estar a cargo de preguntas y quejas de presunta discriminación: Coordinadora de Derechos Civiles y Coordinador del Título IX: Brittney Richter, (509) 826-8366, brichter@omaksd.org; y el Coordinador de la sección 504: Sarah Lewman, (509) 826-8342, slewman@omaksd.org.