



Escambia County
FLORIDA

ESCAMBIA COUNTY PUBLIC SCHOOLS

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PENSACOLA, FL 32505

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KEITH LEONARD, SUPERINTENDENT

*Kevin T. Windham, CFE, CSRM,
Director-Risk Management
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Dear Parent/Guardian:

Each year the District provides parents with an economical option to purchase a student accident insurance policy to cover student accidents either at school or for a 24-hour/7 days/week coverage period (flyer with instructions on reverse side). To help minimize the parent's exposure to out-of-pocket medical expenses (deductibles, co-payments etc.) from student accidental injuries both at school and even away from school, the District has competitively solicited a very affordable low-cost optional student accident insurance for parents to purchase. **The basic plan is a low ONE-TIME, per child, per school year payment of ONLY \$10.00 for the entire school year or \$14.00 for the "enhanced plan".** This policy can provide valuable insurance coverage for parents that either do not have insurance or wish to supplement an existing medical insurance plan.

This policy is secondary coverage for students who are already covered by a family policy but shall be primary coverage for the students who have no other insurance coverage. Parents purchasing the **"at school"** policy are covered while at school or while attending any curricular, co-curricular or other school function as a participant under school sponsorship and supervision; and while being transported by approved district transportation. **The "24-hour" policy protects students 24 hours per day including the time spent in school or away and even on the weekends and the basic plan only cost \$62.00 for the entire year, or \$87.00 for the "enhanced plan".** The District recommends the purchase of this optional insurance at the beginning of each school year or when a new student enrolls during the year since the coverage ends July 31, 2024 regardless of the date of enrollment.

Additional **Optional 24-hour Dental coverage plan (\$5)** and an **In-Hospital Sickness coverage plan (\$40)** are also available for parents to purchase for a very affordable annual premium as shown.

If you have a need to purchase primary coverage the following resources may be available to you:

Florida Department of Children and Families 1-866-762-2237 www.myflfamilies.com

Florida Healthy Kids 1-888-540-5437 www.healthykids.org

Affordable Care Act 1-800-318-2596 www.healthcare.gov

The School District is not responsible for medical expenses related to at-school accidental student injuries. If you wish for your child to participate in this plan you may enroll online at www.schoolinsuranceofflorida.com where you can select and pay for coverage as well as print your proof of coverage. You may access the application and schedule of benefits by visiting the website link. Additional information i.e. schedule of benefit coverage, how to file claims, exclusions, etc....is also available via the School Insurance of Florida link. If you have any questions regarding the policy or claims, please contact the School Insurance Agency at (800) 432-6915.

Kevin T. Windham
Director of Risk Management

Affirmative Action/Equal Opportunity Employer



KidGuard®

Administered by Scholastic Insurance of Florida,
a Florida-based TPA

Parents! Protect your children with Student Accident Insurance

DEAR PARENTS: In collaboration with an A+rated insurance provider, your school is recommending a **LOW COST, NO DEDUCTIBLE Student Accident Insurance** option that is a one-time payment, per child, per school year. **PLEASE READ THE ONLINE SUMMARY OF COVERAGE FOR COMPLETE DETAILS AND FOR THE POLICY TERMS, PROVISIONS AND EXCLUSIONS FOR YOUR SCHOOL'S PLAN.**



WHAT IS STUDENT ACCIDENT INSURANCE?

Coverage that provides financial assistance with your out-of-pocket medical expenses when your student suffers an accidental bodily injury. OR if you have no insurance, this coverage will provide basic accident protection for your students.

WHO IS ELIGIBLE FOR KIDGUARD® STUDENT ACCIDENT INSURANCE?

All students from pre-K through grade 12 are eligible for KidGuard® Student Accident Insurance.

WHY CONSIDER KIDGUARD® STUDENT ACCIDENT INSURANCE FOR YOUR STUDENT?

- KidGuard may help to offset high deductibles/co-payments of your primary health insurance.
- KidGuard is ideal for families whose children have no health insurance coverage.
- KidGuard may work for students who play interscholastic sports where unexpected injuries are more likely to occur. Please visit the website to see if sports are covered at your school.

WHAT OPTIONS ARE AVAILABLE?

- [1] **24-Hour Basic Accident Insurance Plan:** full-time, 24/7 protection during school sponsored and supervised activities during the regular school term AND while at home AND during summer months.
- [2] **School Time Basic Accident Insurance Plan:** protection only during school sponsored and supervised classes and activities during the regular school term.
- [3] **Optional In-Hospital Sickness Benefit:** up to a maximum policy benefit of \$5,000 for the 12-month period of coverage. No benefits are payable for outpatient expenses.
- [4] **Some plans provide options for interscholastic sports.** Visit the website to see if sports are covered. All policy terms, provisions, and exclusions apply.

ENROLL WITH KIDGUARD'S ONE-TIME ANNUAL PAYMENT TODAY!



Enroll with your
smartphone



Get KIDGUARD® PROTECTION TODAY with our EASY ONLINE APPLICATION:

Go to schoolinsuranceofflora.com ... (1) Find your School District,
(2) Determine which KidGuard® Plan is right for your family, and (3) Enroll online!

QUESTIONS? CONTACT SCHOOL INSURANCE OF FLORIDA, P.O. Box 784268, Winter Garden, FL 34778-4268 USA • Direct Tel: 407.798.0290 • Toll Free: 800.432.6915

RS0100FL 2023-2024



KidGuard®

Administrado por Scholastic Insurance, un administrador con sede en Florida

Padres! Protejan a sus hijos con Seguro de Accidentes para Estudiantes

QUERIDOS PADRES:



En colaboración con un proveedor de seguros con calificación A+, su escuela recomienda una opción de Seguro de Accidentes para Estudiantes SIN DEDUCIBLE, DE BAJO COSTO, que es un pago único, por niño, por año escolar.

POR FAVOR LEA EL RESUMEN DE COBERTURA EN LÍNEA PARA LOS DETALLES COMPLETOS Y PARA LOS TÉRMINOS, DISPOSICIONES Y EXCLUSIONES DE LA POLIZA PARA EL PLAN DE SU ESCUELA.

¿QUÉ ES EL SEGURO DE ACCIDENTES PARA ESTUDIANTES?

Cobertura que brinda asistencia financiera con los gastos médicos de su bolsillo cuando su estudiante sufre una lesión corporal accidental. O, si no tiene seguro, esta cobertura proporcionará protección básica contra accidentes para sus estudiantes.

¿QUIÉN ES ELEGIBLE PARA EL SEGURO DE ACCIDENTE PARA ESTUDIANTES KIDGUARD®?

Todos los estudiantes desde prekínder hasta el grado 12 son elegibles para el seguro de accidentes para estudiantes KidGuard®.

¿POR QUÉ CONSIDERAR EL SEGURO DE ACCIDENTE PARA ESTUDIANTES DE KIDGUARD® PARA SU ESTUDIANTE?

- KidGuard puede ayudar a compensar los deducibles/copagos altos de su seguro de salud primario.
- KidGuard puede funcionar para estudiantes que practican deportes interescolares donde es más probable que ocurran lesiones inesperadas. Visite el sitio web para ver si los deportes están cubiertos en su escuela.

¿QUÉ OPCIONES ESTÁN DISPONIBLES?

- [1] **Plan de seguro de accidentes básico de 24 Horas:** protección de tiempo completo, 24/7 durante las actividades patrocinadas y supervisadas por la escuela durante el período escolar regular Y mientras está en casa Y durante los meses de verano.
- [2] **Plan Básico de Seguro de Accidentes en Horario Escolar:** protección solo durante las clases y actividades patrocinadas y supervisadas por la escuela durante el período escolar regular.
- [3] **Beneficio opcional por enfermedad en el hospital:** hasta un beneficio máximo de la póliza de \$5,000 por el período de cobertura de 12 meses. No se pagan beneficios por gastos ambulatorios.
- [4] Algunos planes brindan opciones para deportes interescolares. Visite el sitio web para ver si los deportes están cubiertos. Se aplican todos los términos, disposiciones y exclusiones de la póliza.

¡INSCRÍBASE HOY CON EL PAGO ANUAL ÚNICO DE KIDGUARD®!

Inscríbete con
tu teléfono
inteligente



Obtenga PROTECCION KIDGUARD® HOY con nuestra FÁCIL APLICACIÓN EN LÍNEA

Visita schoolinsuranceofflorida.com ... (1) Encuentre su distrito escolar,
(2) Determine qué plan KidGuard® es adecuado para su familia y (3) Inscríbese en línea!

PREGUNTAS? CONTACTE SCHOOL INSURANCE OF FLORIDA, P.O. Box 784268, Winter Garden, FL 34778-4268 USA • Tel Directo: 407.798.0290 • Toll Free: 800.432.6915