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RE: Student Injuries and Insurance 2019-2020

Dear Parent/Legal Guardian:

We are committed to providing a safe environment for your student. Even so, accidents do happen and resulting medical treatment (ambulance transport, surgery, hospitalization, etc.) can be very expensive. Of course, active students can get hurt outside of school as well.

Please know that MBUSD **does not** assume responsibility for these costs. However, as a service to you and your child, MBUSD has joined with 1,000s of others to offer you the ability to purchase a low cost, voluntary student accident/sickness insurance program. The program is arranged and administered by Myers-Stevens & Toohey & Co., Inc. a firm that has specialized in such coverages for over 40 years.

Options are available to cover your child 24/7 anywhere in the world, or you can limit coverage to school-related injuries only. And, unlike many other health plans, these plans do not restrict your choice of medical provider or hospital.

The plans can be used on a stand-alone basis or, if your child has other insurance or health coverage, can be used as a low-cost supplement to expand your choice of providers and help cover the high deductible and co-pay requirements so common to many other plans today.

Also offered is the pay-as-you-go *Student Accident & Sickness Plan* (\$50 deductible) that provides the broadest level of coverage and can be used for all sports except high school tackle football. The optional *Dental Accident* plan (costs as little as \$12 for the entire school year) can be of particular value with younger students as final treatment to injured teeth often needs to be deferred until after they mature.

While you are free to take your child to any licensed provider, you'll also have access to an extensive network of doctors and hospitals who have agreed to discounted fees. Seeking care through contracted providers may further reduce your out-of-pocket costs, particularly if your child needs surgery or hospitalization. And, a very large percentage of the *Best Hospitals in America* as annually listed by *U.S. News and World Report* are contracted through the networks!

To enroll, complete the enrollment form in full, select the plan(s) you want for your child, enclose the proper premium using a check, money order or credit card, seal and return as directed on the form. While your child is eligible to enroll at any time during the school year, you are encouraged to consider early enrollment to get maximum value from the plan(s) selected.

Enrollment is also available online by going to www.myers-stevens.com.

Note – Once processing is completed, an ID card verifying coverage will be mailed home to you.

If you have any questions, please call Myer-Stevens & Toohey at (800) 827-4695. Bilingual representatives are available for parents who need assistance in Spanish.

Sincerely,


Dawnalyn Murakawa-Leopard, Ed.D.
Deputy Superintendent