

September 2020

Dear Parent or Guardian:

It is important to know that the Bend-La Pine Schools **do not** carry accident insurance for students. This means that you are responsible for the medical bills if your child gets hurt during school activities. However, as a service to you and your child, the District does provide access to a low cost, voluntary purchase student accident/health insurance program. These insurance plans are offered through Myers-Stevens & Toohy & Co., Inc. to help you pay those bills. This company provides both accident and health policies for families wishing to purchase coverage for their students for the 2020-2021 school year.

Many coverage options are available. For students with no other insurance there are the Student Health Care and High Option 24-Hour Accident plans that provide the most help when injuries occur. Student Health Care covers illness as well as injury, 24 hours a day. There is also a high option plan for optimal coverage for students participating in interscholastic sports.

If your student does have other insurance coverage, student insurance may also be used to help pay those eligible charges not covered by other insurance (i.e. deductibles and co-payments). Also, the plans allow you to take your child to any doctor or hospital you choose. Please **read your brochure carefully** for an outline of the policies, and **save the brochure** for reference. These plans provide **LIMITED COVERAGE**. You will want to be aware of those limitations. If you have any questions, please call the plan administrator, Myers-Stevens & Toohy & Co., Inc. at **(800) 827-4695 or www.myers-stevens.com**. Bilingual representatives are available for parents who need assistance in Spanish. Below are the premiums for the various plans available.

Medical Coverage	Grade s	Low Option	Mid Option	High Option
School-Time Accident Plan	K-12	\$71	\$93	\$110
Full-Time Accident Plan (24 hr)	K-12	\$253	\$316	\$435
Football Accident Plan	9-12	\$244	\$325	\$434
Student Health Care (covers accident and illness)	K-12	First payment is \$239 subsequent payments are \$388.00 every 2 months		

School Time and Full Time Plans do not cover Interscholastic High School Football Grades 9-12

All sports except interscholastic high school tackle football are covered under the School-Time and Full-Time student accident insurance plans; football is excluded for grades 9-12.

Dental Accident Insurance: A 24-hour dental accident plan is also offered. The premium is \$16 per year or \$12 per year when added to any Plan(s) purchased.

The forms for student accident insurance are sent home with each student at the beginning of the school year and are also available at each school office as well as the Education Center, Room 322, 520 NW Wall Street, Bend. If you have any questions, please call 541-355-1004.

Thank you,



Brad Henry-CPA
Chief Fiscal and Operations Officer

Para tener un folleto en Español, o asistencia, por favor llame al Centro de Bienvenida del distrito Escolar Bend-La Pine 541-355-0044