

Dear Parents:

The School District has purchased Blanket At-School Coverage for all enrolled students of our school district. Coverage is in force for each student while on school premises during the hours and on the day when school is in session; and during the hours and on the days when School is not in session while the Covered Student is participating in or attending any Sponsored and Supervised Activity. Coverage also includes participating in or attending any School Sponsored and Supervised Activity either on school premises or away; traveling directly to or from such school sponsored activity; all UIL Athletics/Activities; vocational classes; and school Sponsored and Supervised Field Trips.

Student Insurance is **secondary** coverage to group or individual health plans. Students should file on their Primary coverage and also submit a claim form to Health Special Risk.

The policy provides benefits for loss due to a covered injury up to the Maximum Benefit as listed in the Schedule of Benefits. Medical treatment must occur within 90 days from the date of the injury and be administered by a qualified, licensed physician.

For additional protection, we urge that serious consideration be give to the **Voluntary** student accident insurance described in the student brochure. The student accident insurance plan is available from UnitedHealthcare Insurance Company. Several voluntary plans are available:

- \* **24-Hour Coverage** – Provides coverage for Injuries sustained all year long; 24-hours a day, until school starts the following year (**excluding High School Football**).
- \* **Extended Dental Coverage** – Supplemental Coverage for accidental dental injuries to Sound, Natural Teeth, in conjunction with the Insured's basic voluntary coverage.
- \* **Health Plan (Injury and Sickness)** – Provides coverage for sickness and injuries which happen anytime, 24-hours a day, **excluding interscholastic sports**.

**AN IMPORTANT NOTE:** If you already have medical insurance, this low cost coverage is designed to supplement other collectible insurance by assisting with deductible and balances left unpaid by your primary carrier. If you have no other insurance, the benefits may not be adequate to cover the FULL cost of medical treatment.

If you have claims questions, please call Health Special Risk (HSR) at 866 409-5734, or our local agent, Kent Holbert, (903) 886-6943.

Sincerely,

Abbott ISD