



Escambia County  
PUBLIC SCHOOLS

# ESCAMBIA COUNTY PUBLIC SCHOOLS

75 NORTH PACE BLVD.  
PENSACOLA, FL 32505  
PHONE (850) 432-6121

**KEITH LEONARD, SUPERINTENDENT**

*Kevin T. Windham, CFE, CSRM.,  
Director-Risk Management  
(850)469-6162 Fax: (850)469-6293*

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 \$55.00 for the entire year, or \$78.00 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.

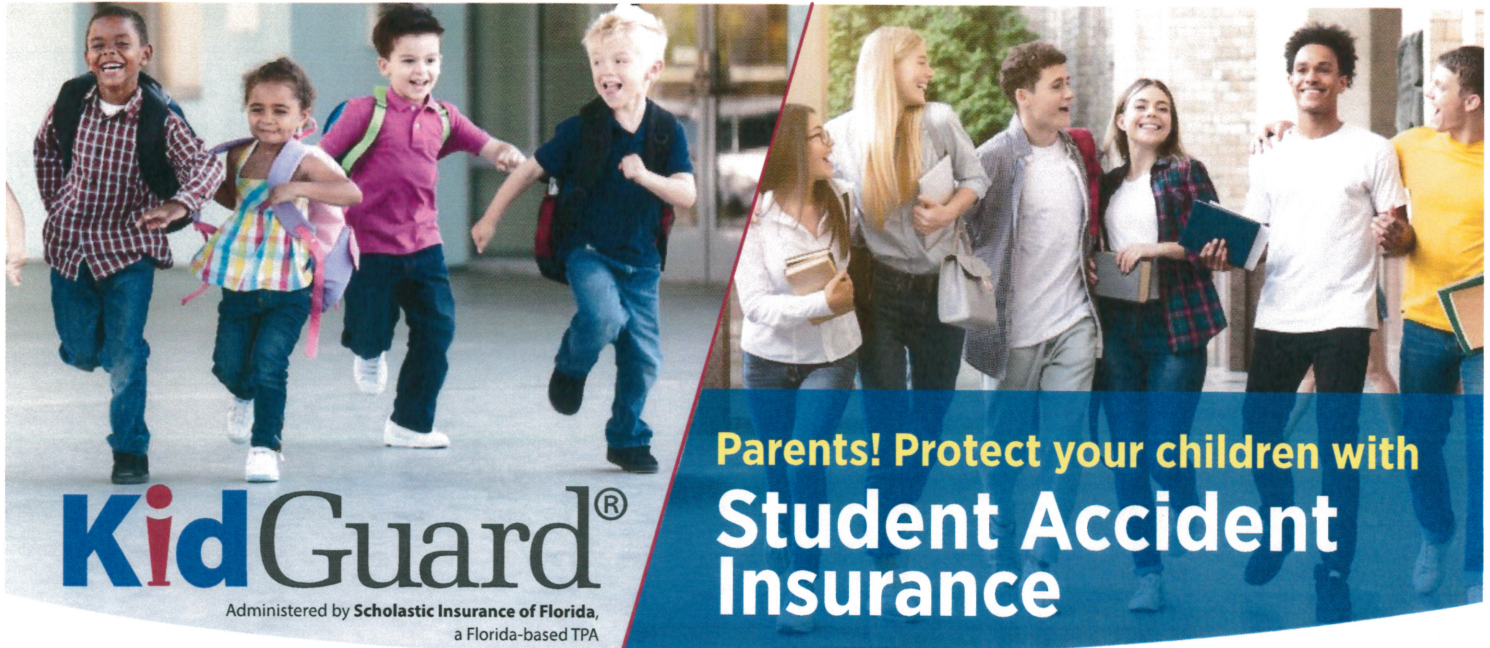
Additional **Optional 24-hour Dental coverage plan (\$5)** and an **In-Hospital Sickness coverage plan (\$40)** are also available for parents to purchase for a very affordable annual premium as shown.

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](http://www.myflfamilies.com)  
Florida Healthy Kids 1-888-540-5437 [www.healthykids.org](http://www.healthykids.org)  
Affordable Care Act 1-800-318-2596 [www.healthcare.gov](http://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](http://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



**KidGuard**<sup>®</sup>  
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<sup>®</sup> STUDENT ACCIDENT INSURANCE?**

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

**WHY CONSIDER KIDGUARD<sup>®</sup> 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<sup>®</sup> PROTECTION TODAY** with our EASY ONLINE APPLICATION:

Go to [schoolinsuranceofflorida.com](http://schoolinsuranceofflorida.com) ... (1) Find your School District, (2) Determine which KidGuard<sup>®</sup> 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



# 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](http://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

## 2023-2024 Student Accident Insurance Summary and Premium Rates

**OPTIONAL SCHOOL TIME ACCIDENT COVERAGE** – School Time Insurance coverage is provided for covered Injuries incurred during the hours and days when school is in session and while attending or participating in school sponsored, school supervised, school scheduled and funded activities on or off school premises during the regular school term. Excludes participation in school Sports that are covered by another policy. Includes One-Day School Field Trips (excludes trips of 7 or more consecutive nights); School Sponsored Religious Activities and summer school classes for educational credit. Coverage is provided for traveling to and from school scheduled activities, as a member of a group, in transportation furnished or arranged by the Policyholder and traveling directly to or from their home premises and the school or the site of a covered activity. **Private travel, coverage at home or during the summer is not covered except as outlined above.**

<b>School Time Options (excluding school sports):</b>	<b>Basic Plan A</b>	<b>Plan B</b>
	\$10	\$14

**OPTIONAL 24-HOUR ACCIDENT COVERAGE** - Insurance coverage is provided for school time activities as defined above PLUS coverage expands to weekends and vacation periods, while at home and the summer months (only one summer may be included in coverage). Students are protected while at home or away from home, any place, anytime, anywhere in the USA.

<b>24 Hour Premium Options</b>	<b>Basic Plan A</b>	<b>Plan B</b>
<b>24-Hour Excluding School Sports:</b>	\$55	\$78

**OPTIONAL 24-HOUR DENTAL COVERAGE** - Expanded Insurance coverage is in effect 24 Hours a day. Injury must be treated within 60 days after the Accident occurs. Benefits are payable within 12 months after the date of Injury. The maximum eligible expenses payable per covered Injury is \$750 per injured tooth, not to exceed a total aggregate of \$25,000. The Student must be treated by a legally qualified dentist who is not a member of the student’s immediate family for Injury to teeth. Coverage is limited to treatment of sound, natural teeth.  
**Annual Premium: \$5**

**OPTIONAL IN-HOSPITAL SICKNESS COVERAGE** - is an additional endorsement that can be added to an accident plan to provide coverage for overnight hospitalization for a covered illness or disease. The benefit will pay up to a maximum of \$5,000 per claim, not to exceed \$500 per night of hospitalization. Mental illness, pre-existing conditions, drug or alcohol treatment or addiction, childbirth or abortion, dental conditions or outpatient visits are not covered. All endorsement provisions apply. **Annual Premium \$40** for up to a 12-month period.



## Schedule of Maximum Policy Benefits

<u>Covered Benefits</u>	<u>Plan A "Basic"</u>	<u>Enhanced Plan "B"</u>
Maximum Benefit Per Accident	\$25,000	\$25,000
Death Benefit/Single Dismemberment	\$5,000	\$10,000
Double Dismemberment	\$20,000	\$20,000
In-Patient Hospital (Semi-Private Room Rate)	100%*/\$750 Max	100%*/\$1,500 Max
Hospital Intensive Care	100%*/\$750 Max	100%*/\$1,500 Max
Outpatient Hospital Misc./Surgical Center	100%*/\$750 Max	100%*/\$1,250 Max
Hospital Emergency Room	100%*/\$150 Max	100%*/\$250 Max
Day Surgery Miscellaneous	100%*/\$750 Max	100%*/\$1,250 Max
Physician's Surgical Treatment	100%*/\$750 Max	100%*/\$1,250 Max
Assistant Surgeon/Anesthesiologist	25% of Surgical Benefit	25% of Surgical Benefit
Physician's Non-surgical Visit(1 per day)	100%*/\$35 per day	100%*/\$50 per day
Physical Therapy	\$35; 10 Visits Max	\$50; 10 Visits Max
Registered Nurses' Services	100%*Up To \$2000	100%*Up to \$4000
Prescribed Prescriptions by MD	100%*up to \$50	100%*Up To \$75
X-rays, includes interpretation – outpatient	100%*/\$200 Max	100%*/\$250 Max
Diagnostic Imaging (MRI, CAT incl. readings)	100%*/\$400 Max	100%*/\$500 Max
Air or Ground Ambulance	100%*/\$350 Max	100%*/\$500 Max
Durable Medical Equipment	100%*/\$200 Max	100%*/\$250 Max
Dental Treatment to sound, natural teeth	100%*/\$200 Max	100%*/\$250 Max
Replacement eyeglasses/contacts/hearing aids	100%*/\$200 Max	100%*/\$250 Max
Heart or Circulatory Malfunction	100%*/\$10,000 Max	100%*/\$10,000 Max

\*RE (Reasonable Expense means expenses paid will be based on usual, customary, and reasonable charges) School sports or accidents that are covered by another policy are not covered under this policy.



## KidGuard® Terms and Provisions

### LIMITATIONS AND EXCLUSIONS

In order to keep the cost of the policy at an affordable level, treatment expenses for the following conditions are not covered: illness or disease process; aggravation of or recurrence of pre-existing conditions; psychiatric or mental disorders; orthodontic services; conditions not due solely to accidental bodily injury. School sports or accidents that are covered under a catastrophic plan. Private leagues and 3<sup>rd</sup> party sports camps are not covered but can be under a separate policy. Open gyms, offseason conditioning in the summer are not covered, unless the 24-hour plan is purchased. FHSAA high school or middle school sports are not covered. To be considered an eligible claim, a licensed physician must initially treat an injury within sixty (60) days from the date of the school related and covered accident. Benefits for covered medical expenses continue for up to one year from the original date of the covered accident. Additional provisions and exclusions apply. School Time Coverage becomes effective on the first day of school (or date paid, whichever is later) and terminates on the last day of school except coverage extends for school sponsored summer classes for educational credit. 24 Hour plans begin on the first day of school (or date paid, whichever is later) and will terminate on the last day of summer before the following school term begins. All other endorsement effective and termination dates are determined by the school time or 24-hour coverage the participants purchased. Except for the extended dental plan coverage will apply for up to a 12-month period and cannot be effective for more than one school term. Other exclusions and provisions apply to these voluntary plans.

### NON-DUPLICATION OF BENEFITS PROVISION

The policy benefits both uninsured families and families with other primary sources of coverage. If a student has no other primary coverage, the policy will pay on a "primary" basis up to the specified limits of the policy. If a student is eligible for other coverage, parents must first file a claim with their primary carrier. The KidGuard® policy provides supplemental coverage to help pay deductibles, co-pays, or dental benefits that other family insurance plans may not cover.

### THE UNDERWRITING INSURANCE COMPANY

The underwriting insurance company is the Reliance Standard Life Insurance Company, rated "A+" Superior by A. M. Best's Report. Current assets exceed \$1.9 Billion. The company insures more than 2,000 public and private schools.

### THE PLAN ADMINISTRATOR

Scholastic Insurance of Florida, LLC is the TPA that processes all claims, provides immediate answers to coverage questions, and performs all other administrative functions. Claims are promptly and courteously processed by Scholastic Insurance trained representatives within 7 days after receipt of completed claim information and medical bills. Information regarding the school's student accident plan will be readily available on a customized designed website prepared by Scholastic Insurance outlining the policy benefits, terms, provisions, how to file a claim, a question, and answers section and who to contact regarding all questions regarding coverage and claim status. Scholastic Insurance provides student insurance program administrative services for over 2,000 public and private schools. For additional information regarding Scholastic Insurance services, please contact Lane Smith. Toll Free (800) 432-6915. The claim office is in Winter Garden, FL.

~This information is provided as a summary description of the policy terms, conditions, and benefits.  
All policy terms conditions and benefits are subject to compliance with State Insurance Department laws. ~

HSL FL 3023 2023

