



MEMORANDUM

TO: Parents of All WCPSS Students

FROM: Curtis Grogan, Director

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***SUBJECT: Voluntary Student Accident Insurance***

DATE: June 24, 2008

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A brochure with enrollment application for voluntary student accident insurance will be given to each student for parents' consideration in obtaining cost-effective coverage for accident injury to students.

1. For just \$9, \$15, or \$25 (pennies per week) you can provide accident insurance coverage for your child for the entire school year – coverage while traveling to and from school, while in class, and while on school field trips.
2. For only \$45, \$75, or \$150 you can provide accident insurance for your child 24 hours a day, 7 days a week for a full year. This includes coverage during the summer months while school is not in session. Your child may be participating in tracked-out or summer youth activities or sports leagues – this 24-hour accident plan would cover them for all these events.

This voluntary student accident insurance is “primary” insurance, meaning it pays even if you have other medical insurance. Most medical insurance plans have deductibles and copays. This accident insurance plan could help pay for most or all of any medical bills associated with an accident. The WCPSS's liability insurance excludes student medical expenses unless it can be proven that there were negligent acts by system staff. It occurs when one person unintentionally causes an injury to another through a breach of a duty or violation of a general standard of care. The general standard of conduct is conduct that reasonable people may expect others to observe as they go about their daily lives. Negligence is the failure to exercise due care when carrying out a duty or subjecting another to a risk that causes harm.

If you are interested in enrolling, please complete the enrollment form your child brings from school or you can enroll online at [www.k12studentinsurance.com](http://www.k12studentinsurance.com).

1. Review the Student Accident Insurance brochure. (Student Accident Insurance offers limited benefits based on plan chosen. Read your brochure carefully.)
2. Select the Plan Option.
3. Complete the Enrollment Application.
4. Make your check or money order payable to UnitedHealthcare and enclose it in envelope.
5. Mail your enrollment application and check or money order (no cash) to UnitedHealthcare in envelope provided with the brochure.

Remember to respond within 15-days of the start of school and your child is covered effective the first day of school! Any Questions? Call our local servicing broker: Lawrence or Carolyn, American Advantage Marketing Group at 1-800-232-9601.