

# THE SCHOOL BOARD OF SARASOTA COUNTY, FLORIDA

## RISK MANAGEMENT/ HUMAN RESOURCES DEPARTMENT

### M\_E\_M\_O\_R\_A\_N\_D\_U\_M

TO: All Principals, Athletic Directors, and Coaches  
FROM: Lynn Peterson, Director of Risk Management  
DATE: June 28, 2023  
SUBJECT: STUDENT ACCIDENT INSURANCE 2023-2024

*The Reliance Standard Life Insurance Company* will insure the voluntary Student Accident Insurance program for 2023-2024. The servicing agent is **School Insurance of Florida**, P.O. Box 784268, Winter Garden, FL 34778-4268, telephone number 1-800-432-6915.

The costs of the plans are as follows:

	<u>Basic Plan</u>	<u>Enhanced Plan</u>
<u>School Time Coverage</u> (Includes Sarasota non-football interscholastic sports coverage)	\$ 15.00	\$ 26.00
<u>24 Hour Coverage</u> (Includes non-football interscholastic sports coverage)	\$ 45.00	\$ 88.00
<u>Senior High Football</u> (Includes August tryouts, regular season play and Spring 2024)	\$ 65.00	\$ 95.00
<u>Spring Football Practice only</u> (During FHSAA 2024 sanctioned Spring)	\$ 25.00	\$ 35.00

**School Insurance of Florida, Inc. will not ship insurance flyers this year. All flyers will be electronic. The flyer is attached to this memo.**

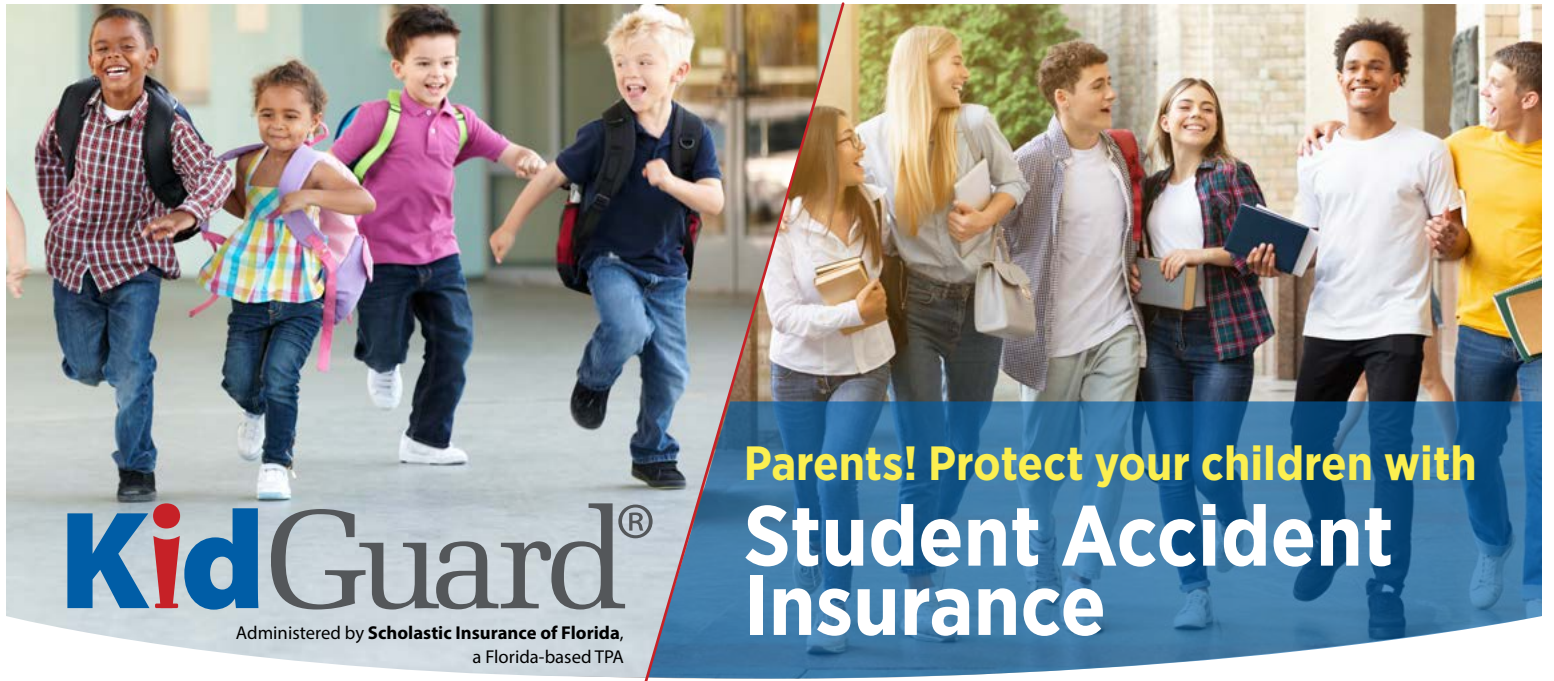
The program does not require school staff to collect the insurance premiums. **Online enrollment is highly recommended, as it provides the capability of printing an ID card as proof of coverage.** This is especially helpful for student athletes who need to show proof of coverage before being permitted to participate in any athletic program. If the parent is not able to enroll online, all enrollment forms and premiums are mailed directly to the servicing agent by the parents. Please be sure to read all the enrollment materials you receive, to familiarize yourself with the program.

It is important that this program be offered to all students attending your school, and especially students participating in interscholastic athletic programs. Please post the digital flyer on your school website. The flyer is also posted on the Risk Management webpage. Please ensure that all students are provided with the digital application in the beginning of the school year. **The digital enrollment material should be given to all transfer students and new arrivals during the school year. Feel free to post the application on your school website. The application will also be posted on the district website under Risk Management <https://www.sarasotacountyschools.net/Page/3479>**

Please remember that injuries to students participating in interscholastic football are not covered under the regular Student Accident Insurance Policy. These student athletes should elect to be covered under the appropriate special policy. If students participating in interscholastic sports do not enroll in one of the Student Accident Insurance plans, they must provide a signed statement from their parents/guardians certifying that the student is covered under a major medical plan, and they wish to waive the district offered plan.

If you have any questions, please call (941) 927-9000, extension 32315 or **School Insurance of Florida**, at 1-800-432-6915, <http://www.schoolinsuranceofflorida.com/>

Cc: Steve Cantees  
Brandon Johnson  
School Insurance of Florida



# 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](https://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](https://schoolinsuranceofflorida.com) ... (1) Encuentra 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