San Dieguito
Union High School District

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2013/14 School Year

RE: Voluntary Student Accident Insurance

Dear Parent:

The San Dieguito Union High School District **does not** provide medical insurance coverage for school accidents. This means that you are responsible for the medical bills if your child gets hurt during school activities. The District makes student accident insurance available for you to purchase—if you are interested, please see attached application or contact your school site.

Many coverage options are available. The Student Health Care and High Option Full-Time (24-Hour Accident) plans are especially recommended for those students with no other insurance because they provide the most help when injuries occur. Student Health Care covers illness as well as injury, 24 hours a day. We strongly recommend the high option plans for students participating in interscholastic sports.

If your child does have other health 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 student insurance plans allow you to take your child to any doctor or hospital you choose.

Under state law, school districts are required to ensure that all members of school athletic teams have accidental injury insurance that covers medical and hospital expenses. This insurance requirement can be met by the school district offering insurance or other health benefits that cover medical and hospital expenses.

Some pupils may qualify to enroll in no-cost or low-cost local, state, or federally sponsored health insurance programs. Information about these programs may be obtained by calling the California Uninsured Help Line at 1-800-234-1317.

Attached is information from two insurance providers, SD-KHAN and Pacific Educators Insurance Services The SD-KHAN program is a division of the Maternal, Child and Family Health Services, a unit in the Office of Public Health, County of San Diego, and the Health and Human Services Agency. The SD-KHAN program refers, educates and provides access to health care coverage through programs **such** as Medi-Cal and Healthy Families, and provides application assistance for the qualified families. For questions regarding the SD-KHAN program please call 1-800-675-2229. **Bilingual representatives are available for parents who need assistance in Spanish.**

Pacific Educators Insurance Services is a fully licensed broker/administrator providing insurance solutions to a wide variety of clients, including professional associations, municipalities, JPAs, school districts, private schools, universities, colleges, and special niche groups. Pacific Educators provides student accident and sickness insurance programs for over 20,000 schools in the West. If you have any questions, please call the plan administrator, Pacific Educators at (800) 722-3365, or (714) 639-0962. Bilingual representatives are available for parents who need assistance in Spanish.