



BUSINESS DEPARTMENT- Financial Services
Risk Management Branch
1515 Hughes Way, Long Beach, California 90810-1839
(562) 997-8193

Student Injuries and Insurance Offered by Myers-Stevens & Toohy 2021-2022 School Year

Dear Parent/Legal Guardian:

The safety of our students is of critical importance to all of us and we want to protect them from injury. Even so, accidents do happen (at school and elsewhere) and resulting in medical care that can be expensive. Please know that your school **does not** assume responsibility for such costs but does offer you access to several student accident insurance plans for voluntary purchase. **Details and enrollment information can be found at the MST website www.myers-stevens.com.**

Options are available to cover your child 24/7, anywhere in the world or you can limit coverage to school-related injuries only. The plans do not restrict your choice of doctors or hospitals. However, you'll also have access to an extensive network of providers with discounted fees. Seeking care through contracted providers may further reduce your out-of-pocket costs, particularly if your child needs surgery or hospitalization.

Also offered is the pay-as-you-go **Student Accident & Sickness Plan** that covers sickness as well as injury, in and out of school. The **Dental Accident** plan can be of particular value with younger students, as final treatment to injured teeth often needs to be deferred until after they mature.

Interscholastic Sports – Please know that all plans offered (other than the Dental Accident Plan) may be used to comply with applicable state and local insurance requirements for participation in interscholastic sports (coverage for tackle football is offered on a stand-alone basis).

You are strongly encouraged to carefully review the information provided on the website. If your child already has health coverage, the student insurance plans offered can also be used to expand choice of providers and help cover the high deductibles and 30% to 40% cost sharing obligations imposed by many health plans today.

While your child is eligible to enroll at any time, one-time-pay rates for the accident medical plans and Dental Accident Plan are the same regardless of enrollment date. As such, you are encouraged to consider enrollment now in order to include coverage for this summer and the full 2021-2022 School Year. Once processing is complete, an ID card verifying coverage will be mailed home to you.

If you have any questions concerning the coverages available, COVID 19 adjustments or need help with enrollment, please call **Myers-Stevens & Toohy at (800) 827-4695**. Bilingual representatives are available for parents who need assistance in Spanish. Again, the website is www.myers-stevens.com.

Approved for Publication:

Yumi Takahashi
Chief Business & Financial Officer

Susan Ginder
Financial Services Officer