

VOLUNTARY STUDENT ACCIDENT INSURANCE

For a variety of reasons, many children in the U.S. continue to have no health coverage. For those who do, there are often significant coverage gaps.

According to the Department of Health and Human Services (HHS), 85% of new health care enrollees accessing the Marketplace "metal plans" selected the Bronze or Silver options. These involve co-pay requirements ranging from 40% - 30% and individual deductibles of \$5,000 and \$2,000 respectively. HHS adds that approximately 12 million individuals between the ages of 5 and 22 years suffer a sports related injury annually and that cost of care can be significant. Charges for a broken arm average nearly \$7,700!*

Uncovered costs of medical care following a school-related injury can be a serious problem for families and for schools!

Myers-Stevens & Toohey can help!

Our voluntary participation plans are a low-cost way for parents to provide protection for their children. They can be used on a standalone basis for those with no other health coverage or as "gap coverage" to assist with the high deductibles, high co-pays and other inside limits common to many of today's health plans. They offer complete freedom of choice of provider!

Your school district may also offer our voluntary options in conjunction with our recommended blanket "School-Time" plans.

Importance to the school or district

As with our blanket plans, our voluntary participation plans can help facilitate compliance with applicable state law and/or local school board policy. These plans can also mitigate the liability exposure to the schools associated with uninsured or under-insured injuries. Most importantly, use of the plans can help injured kids get the care they need and get back to school!

Voluntary plans offered

We offer a variety of voluntary plans so that families have affordable and flexible choices to fit their needs. They include:

- Tackle Football Accident Plans
- Student Accident & Sickness Plan
- School-Time Accident Plans
- Full-Time (24/7) Accident Plans
- Dental Accident Plan
- Pharmacy SmartCard (where available)

*<http://www.hhs.gov/news/press/2014pres/05/20140501a.html>

