

2023-2024 VOLUNTARY STUDENT AND ATHLETIC ACCIDENT INSURANCE

Dear Parent or Guardian:

The Natomas Unified School District does not provide student and athletic accident insurance coverage for students injured on school premises or while participating in school-related activities. In accordance with Education Code Section 49472 and Board Policy 5143, the district has made available for purchase, voluntary student and athletic accident insurance through ***Student Insurance***. The District recommends you consider purchasing some type of medical and dental insurance to protect your child in the event of an injury. Even if you have private medical insurance, you may want to purchase student and athletic accident insurance to cover your private insurance deductible. The school district takes appropriate steps to protect your child from injury; however, accidents can and do occur, even in safe environments.

More information about the coverage plans available through ***Student Insurance USA***, the Natomas Unified board policy regarding student insurance, and local, state or federally sponsored health insurance programs offering no-cost or low-cost programs is available on the district website at www.natomasunified.org under the Student Services & Support link.

Apply directly through Student Insurance USA:

- **Direct online submission:** through our secure web portal, www.studentinsuranceusa.com, you can complete your Student Accident Insurance application directly on our website. The applications for insurance will be effective ***immediately*** and a policy number and insurance card will be available right away. Detailed instructions are automatically provided to clients that want this option. This system is equipped to accept credit, debit, and e-checks for parents' convenience.
- **Web "download":** through our secure web portal, www.studentinsuranceusa.com, you can fill out and print your Student Accident Insurance application directly from our website. Parents who would like to send certified funds will continue to have the option to do so, we would need to receive the hard copy application and cashier's check or money order in our offices for the policy to be effective. Please consult Student Insurance, if you have any questions. The applications for insurance will be effective once received in our office and a policy number will be available once the application has been processed.

For more information or for help with enrolling your student in the insurance program, you can also contact Student Insurance USA at 1 (800) 367-5830.

Under state law, school districts are required to ensure that all members of school athletic teams (this includes cheerleaders, mascots, bands, drill teams, etc.) have accidental injury insurance that covers medical and hospital expenses (\$1,500 minimum coverage). This insurance requirement can be met by the school district offering insurance or other health benefits that cover medical and hospital expenses. Some students 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 at www.natomasunified.org.

