

Dear Families or Guardians:

The school district does not provide any type of health or accident insurance for injuries incurred by your child at school.

As a service to students and their families, our school is making available a student accident insurance plan for your child at a very nominal cost. The district offers this program because of trends in rising family health and dental insurance costs, increased deductibles, co-payments, or lack of health or dental insurance coverage.

REASONS TO PURCHASE THIS COVERAGE:

- 1. Deductible and co-pays in your health plan. Many health plans have increased the amount of out-of-pocket expenses.
- 2. No insurance.

This plan will provide benefits for medical expenses incurred because of an accident. If you have other insurance, benefits can be applied to your deductible or co-pays.

If you have no other insurance, this will become your primary accident plan.

PURCHASE COVERAGE ON-LINE (with Visa or MasterCard) at <u>www.1stAgency.com</u> and then follow directions at "Find Your School."

All questions regarding this coverage should be directed to First Agency at (269) 381-6630, or toll free at (800) 243-6298.