

Re: Student Injuries and Insurance
2024-2025

Dear Parent/Legal Guardian:

Your school is committed to providing a safe environment for your student. As such, your school carries accident medical coverage for injuries to students that occur while your student is on campus attending regularly scheduled classes, practicing and playing in interscholastic sports for the school, and while attending events that are directly sponsored by and directly supervised by the school. Please know that your school **does not** assume responsibility for these costs, and the policy is provided to assist when accidents do happen and help with resulting medical treatment. The policy is secondary to any existing primary coverage to assist with any co-pays and deductibles left by primary coverage. But, in the event there is no primary coverage, this policy will act as primary in those instances to assist with medical costs.

If the district policy will be your primary coverage for school related activities and interscholastic sports and you are asked to provide a policy number, you should use Ace American Insurance Company SDA N1901292A. If you have primary coverage, you'll want to continue to use your primary coverage policy number when asked to provide it for all school activities.

The accompanying brochure will help explain the benefits of the school-time plan the school has already purchased for you and who to contact in the event you need to file a claim. If your student suffers a covered injury, the school will provide you with a claim form where a school official has completed Part A. You will then be able to work with Myers-Stevens to complete the claim process and detailed instructions on how to do this will be provided on the claim form.

You are free to take your child to any licensed provider, but you'll also have access to an extensive network of doctors and hospitals who have agreed to discounted fees. Seeking care through contracted providers may further reduce your out-of-pocket costs, particularly if your child needs surgery or hospitalization. And, a very large percentage of the Best Hospitals in America, as annually listed by U.S. News and World Report, are contracted through the networks!

Any questions regarding this coverage and claim filing can be directed to Myers-Stevens & Toohey at (800) 827-4695. Bilingual representatives are available for parents who need assistance in Spanish.

Sincerely,

Rio Rancho Public Schools