



August 2025

TO: Rice Lake Area School District Parents

FROM: Insurance and Benefits Department

RE: Student Accident Insurance Offering

As a service to students and their families, our district is making available a student accident insurance plan for your child at a very nominal cost. This program is offered due to trends in rising family health and dental insurance costs, increased deductibles, co-payments or lack of health or dental insurance coverage. We wish to emphasize that the school district does not provide any type of health or accident insurance for injuries incurred by your child at school.

The insurance is offered through First Agency, Inc., and premiums for this policy is minimal per year for school-time coverage. All school-sponsored and supervised activities and time spent in school are covered in accordance with the terms and limitations of the policy. For an increased premium, the policy will cover your child 24-hours a day, 12 months a year, rather than only during school-time. For students in grades 9-12 there are additional options available to cover interscholastic sports.

Please visit the First Agency website at www.1stAgency.com to review the plan brochure and enrollment instructions. Go to "Find your School," select WI and click "Go."

- Complete online enrollment and purchase coverage via credit card OR print brochure from the district website and mail payment (check or money order) directly to First Agency along with the enrollment brochure.
- **Do not send premiums or enrollment applications to the school.**
- Questions regarding this coverage should be directed to First Agency at (800) 243-6298.

Coverage becomes effective when the application and premium are received at First Agency or the first day of school. Coverage purchased for fall sports starting prior to start of school will become effective the date the application and premium are received.

No action is necessary if you wish to waive this coverage.