



2021-2022 SCHOOL YEAR
STUDENT ACCIDENT INSURANCE
APPLICATION

NAME OF SCHOOL OR SCHOOL DISTRICT San Diego Union High School District
ADDRESS 710 Encinitas Blvd CITY Encinitas, CA ZIP 92024
CONTACT AT DISTRICT Gordon Plotzke

DATE TRADITIONAL SCHOOL BEGINS 8/17/2021 DATE TRADITIONAL SCHOOL ENDS 6/3/2022
DATE YEAR-ROUND SCHOOL BEGINS DATE YEAR-ROUND SCHOOL ENDS

For interscholastic sports (other than football) that begin prior to the first day of school: Coverage begins on the first day of the earliest practice, which is . Coverage for each individual sport terminates at the end of its season, as determined by the State High School Athletic Association.

If any schools in your district participate in Interscholastic Tackle Football, coverage shall become effective on the official start date which is 8/2/2021 and ends on December 31st of the same year. Spring Football begins on .

ANTICIPATED TOTAL DISTRICT ENROLLMENT (ADA) 12,711

The District is responsible for notifying parents (per ed-code sec. 49470 - 49472) that there is no coverage in place for accidents but a plan is being made available to them. They will be directed to obtain more information from the school office, or our website. Sample letters are available.

Brochures will be provided electronically only.

Per ed-code sec. 32220 - 32221.5, each athlete (including band, cheer, etc...) must show proof of insurance before participating. Sample waiver/release forms are available if needed.

COVERAGE OPTIONS

- VOLUNTARY COVERAGE (Each parent or student has the option to purchase coverage)
ALL SCHOOL PLAN (Covers all students: Paid by the District) # OF PARTICIPANTS X \$ = (SEE BROCHURE)
ELEMENTARY COMPETITORS COVERAGE # OF PARTICIPANTS X \$ = (SEE BROCHURE)
POWDER PUFF FOOTBALL COVERAGE # OF PARTICIPANTS X \$ = (SEE BROCHURE)
TRAVEL ACCIDENT COVERAGE # OF PARTICIPANTS X \$ = (SEE BROCHURE)

OTHER INSTRUCTIONS Please see instructions below
(Or use a separate sheet)

NAME OF SCHOOL DISTRICT OFFICIAL Tina Douglas TITLE Associate Superintendent, Business Services

SIGNATURE [Signature] DATE 4/6/2021 TEL # 760-753-6491 Ext 5505

PLEASE COMPLETE THIS APPLICATION, THE ENCLOSED SUPPLY REQUEST FORM, AND MAIL IN THE ENVELOPE PROVIDED TO:
PACIFIC EDUCATORS, INC.
P.O. BOX 1526
ORANGE, CA 92856-9975
(800)722-3365, (714)639-0962, FAX (714)532-1539



Board of Trustees  
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 Beth Hergesheimer  
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 Maureen "Mo" Muir

Superintendent  
 Robert A. Haley, Ed.D.

710 Encinitas Boulevard, Encinitas, CA 92024  
 Telephone (760) 753-8491  
 www.sduhsd.net

Risk Management Department  
 Fax (700) 943-1542

**STUDENT ACCIDENT INSURANCE / HEALTH INSURANCE**  
**2021-2022 School Year**

Dear Parents:

The San Dieguito Union High School District **does not provide medical, accident or dental insurance** for pupils injured on school premises or through school activities. In accordance with Education Code Section 49472, the District is making available a low cost medical/dental accident insurance program.

**Accident Only Plans**

The purpose of these plans is to provide assistance at a minimum cost to meet some of the expenses for accidental injury. The plans pay the first \$500.00 in benefits in addition to other insurance, which can help you meet your primary insurance deductibles and/or co-payments.

The plan costs are in the chart below. Please visit your Childs' School Office to obtain a detailed brochure/application, or you may obtain one and sign up online at [www.peinsurance.com](http://www.peinsurance.com) (click on Products, then Student Insurance). Please read the Student Benefits Plan Brochure to select the plan that best meets your needs.

All Plans Are A ONE TIME ANNUAL Payment

<i>Options</i>	<i>Low</i>	<i>High</i>
<b>At School Plan</b>		
Grades P-8	\$11.00	\$25.00
Grades 9-12	\$24.00	\$54.00
<b>24-Hr-a-Day Plan</b>		
Grades P-8	\$75.00	\$161.00
Grades 9-12	\$92.00	\$192.00
<b>Optional Tackle Football Coverage</b>		
Grade 9	\$36.00	\$80.00
Grades 10-12	\$84.00	\$177.00

*Please see brochure for complete plan details*

**Health Insurance Plans**

Pacific Educators can now assist people in applying for health insurance plans that meet the guidelines of the **Affordable Care Act** and help you avoid potential tax penalties. These penalties will be increasing each year from 2014-on. Some may **qualify for tax savings and government assistance**. They will be happy to help you get all the potential assistance/subsidies you are eligible for. Please call the number below or visit our website at [www.peinsurance.com](http://www.peinsurance.com) click 'products' and then 'health insurance'.

Since the district does **NOT** provide medical/dental accident insurance, we urge that serious consideration be given to these programs. If you have further questions, please call Pacific Educators, Inc., at (800) 722-3365 or (714) 639-0962.

Regards,

Tina Douglas  
 Associate Superintendent, Business Services



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**Seguro de accidente/médico/dental para estudiantes  
del año escolar 2021-2022**

Estimado padres/tutores de familia,

El Distrito Escolar Unificado de San Dieguito Union High School District **no provee cobertura de seguro médico, accidente o dental**, para los alumnos que se lastimen en las instalaciones de la escuela o a través de las actividades escolares. En conformidad con la sección del Código de Educación 49472, el distrito está ofreciendo un programa de seguro médico/dental y accidente disponible a bajo costo.

**Solamente planes de seguros de accidentes**

El propósito de estos planes es de proveer asistencia a un costo mínimo para cumplir con algunos de los gastos por daños accidentales. Los planes pagan los primeros \$500 en beneficios, en adición a otro seguro médico, que puede ayudarle a cubrir sus deducibles de seguro médico primario y/u otros gastos.

El costo de los diferentes planes está en la siguiente sección. Por favor visite la oficina de su hijo/a para obtener un folleto/solicitud; o puede obtener uno en esta página de Internet [www.peinsurance.com](http://www.peinsurance.com) (Oprima "Products", después "Student Insurance" e imprima el folleto y la solicitud en español). Favor de leer el folleto de los planes y beneficios para estudiantes y seleccione el plan que mejor se adapte a sus necesidades.

Todos los planes son **SOLO UN PAGO** una vez al año.

<i>Opciones</i>	<i>Bajo</i>	<i>Alto</i>
<b>Plan durante el día escolar</b>		
Grados P-8	\$11.00	\$25.00
Grados 9-12	\$24.00	\$54.00
<b>Plan de 24-horas al día</b>		
Grados P-8	\$75.00	\$161.00
Grados 9-12	\$92.00	\$192.00
<b>Cobertura de fútbol americano (Opcional)</b>		
Grado 9	\$36.00	\$80.00
Grados 10-12	\$84.00	\$177.00

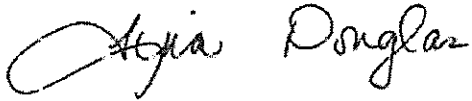
Favor de ver el folleto para detalles completos.

**Planes de seguros de salud**

Pacific Educators ahora puede asistir a personas con el proceso de solicitar los planes de seguros de salud que cumplan con las guías de **La Ley del Cuidado de Salud** y ayudarle a evitar posibles sanciones fiscales. Estas multas aumentarían más a partir del 2014. Algunos podrán beneficiarse para ahorros fiscales y asistencia del gobierno. Con gusto les ayudaremos a obtener información sobre todas las posibilidades de asistencia/subsidio al que estén elegibles. Favor de llamar al número que se encuentra en la parte de abajo o visite nuestra página de Internet [www.peinsurance.com](http://www.peinsurance.com), oprima "Products" y después "Health Insurance".

Como el distrito NO provee cobertura de seguro médico, accidente o dental para los alumnos, esperamos que usted considere seriamente estos programas. Si tiene más preguntas, favor de llamar a Pacific Educators, Inc., al (800) 722-3365 o (714) 639-0962. Representantes bilingües están disponibles para asistencia en español.

Regards,

A handwritten signature in black ink that reads "Tina Douglas". The signature is written in a cursive style with a large, looping initial "T".

Tina Douglas  
Associate Superintendent, Business Services



**Board of Trustees**  
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Fax (760) 943-1542

2021/22 School Year

RE: Voluntary Student Accident Insurance

Dear Parent:

The San Dieguito Union High School District **does not** provide medical insurance coverage for school accidents. This means that you are responsible for the medical bills if your child gets hurt during school activities. The District makes student accident insurance available for you to purchase if you are interested, please see attached application or contact your school site.

Many coverage options are available. The Student Health Care and High Option Full-Time (24-Hour Accident) plans are especially recommended for those students with no other insurance because they provide the most help when injuries occur. Student Health Care covers illness as well as injury, 24 hours a day. We strongly recommend the high option plans for students participating in interscholastic sports.

If your child does have other health coverage, student insurance may also be used to help pay those eligible charges not covered by other insurance (i.e. deductibles and co-payments). Also, the student insurance plans allow you to take your child to any doctor or hospital you choose

Under state law, school districts are required to ensure that all members of school athletic teams have accidental injury insurance that covers medical and hospital expenses. This insurance requirement can be met by the school district offering insurance or other health benefits that cover medical and hospital expenses.

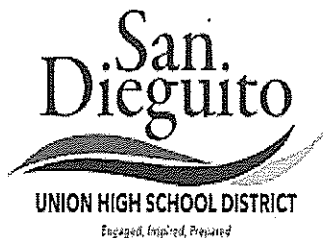
Some pupils may qualify to enroll in no-cost or low-cost local, state, or federally sponsored health insurance programs. Information about these programs may be obtained by visiting the Website <https://coverageforall.org>.

Attached is information from two insurance providers, Pacific Educators Insurance Services and SD-KHAN. The SD-KHAN program is a division of the Maternal, Child and Family Health Services, a unit in the Office of Public Health, County of San Diego, and the Health and Human Services Agency. The SD-KHAN program refers, educates and provides access to health care coverage through programs **such** as Medi-Cal and Healthy Families, and provides application assistance for the qualified families. For questions regarding the SD-KHAN program please call 1-800-675-2229. **Bilingual representatives are available for parents who need assistance in Spanish.**

Pacific Educators Insurance Services is a fully licensed broker/administrator providing insurance solutions to a wide variety of clients, including professional associations, municipalities, JPAs, school districts, private schools, universities, colleges, and special niche groups. Pacific Educators provides student accident and sickness insurance programs for over 20,000 schools in the West. If you have any questions, please call the plan administrator, Pacific Educators at (800) 722-3365, or (714) 639-0962. Bilingual representatives are available for parents who need assistance in Spanish.

Regards,

Tina Douglas  
Associate Superintendent, Business Services



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Año Escolar 2021/22

REF: Solicitud Voluntaria de Seguro Médico y contra Accidentes Escolares

Estimados Padres de Familia:

El distrito escolar San Dieguito Union High School District **no proporciona** cobertura de seguro médico contra accidentes escolares. Eso quiere decir que usted asumirá la responsabilidad de pagar los costos médicos si su hijo/a llegara a sufrir una lesión mientras que participa en una actividad escolar. El Distrito tiene a disposición las solicitudes para plan de seguro contra accidentes - si usted está interesado/a en adquirirlo, por favor refiérase a la solicitud que se incluye a esta carta ó llame a la escuela a la que su hijo/a asiste.

Existen muchas opciones de cobertura. Los planes "Student Health Care" (Cuidado de Salud Para el Estudiante) y "High Option Full-Time 24 Hour Accident" (Opción Alta Cobertura para accidentes las 24-Horas) son especialmente recomendados para los estudiantes que no tienen la cobertura de otro seguro de salud, debido a que éstos proporcionan la ayuda más completa cuando se sufre una lesión. "Student Health Care" cubre enfermedades, como así también lesiones, 24 horas al día. Recomendamos enfáticamente los planes de Opción de Alta Cobertura para los estudiantes que participan en deportes inter-escolásticos.

Si su estudiante actualmente tiene cobertura de salud, los planes de seguro para el estudiante, también puede utilizarse para ayudar a pagar los cargos que su seguro actual no cubra (por ejemplo: cobros deducibles y co-pagos). Además, los planes de seguro para el estudiante le permiten llevar su estudiante a cualquier hospital ó doctor que usted escoja.

La ley estatal requiere que los distritos escolares aseguren que todos los miembros de los equipos deportivos tengan cobertura médica en caso de accidentes ó lesiones y gastos de hospitalización. Estos requisitos de seguro pueden satisfacerse cuando el distrito escolar ofrece un plan de seguro u otros beneficios de salud con cobertura médica y gastos de hospitalización.

Algunos estudiantes pueden calificar para inscribirse en los programas de seguro médico gratuitos o para bajos recursos patrocinados por fondos estatales o federales. La información acerca de estos programas puede obtenerse en el sitio web <https://coverageforall.org>.

Se adjunta información de dos proveedores de seguros, SD-KHAN y Pacific Educators Insurance Services. El programa de SD KIAN es una división de servicios de salud para maternidad, infancia y la familia, una unidad en la Oficina de Salud Pública, del Condado de San Diego y de Salud y Servicios Humanos. El programa SD-KHAN consulta, educa y proporciona acceso a cobertura de salud a través de programas como Medi-Cal y Healthy Families, y proporciona asistencia para la aplicación de las familias que califican. Para preguntas acerca del programa SD-KHAN, favor de llamar al 1-800-675-2229. **Hay representantes bilingües para las familias que necesitan ayuda en español.**

Pacific Educators es una agencia administradora que proporciona soluciones de seguro para una amplia variedad de clientes, incluyendo las asociaciones profesionales, municipios, consorcios con autoridad de colaboración (JPA's), distritos escolares, escuelas privadas, universidades, colegios y grupos de entidad especial. Pacific Educators proporciona programas de seguro para accidente y enfermedad a más de 20,000 escuelas en el Oeste. Si tiene usted alguna pregunta, favor de llamar al (800) 722-3365 ó (714) 639-0962 con el administrador del plan, Pacific Educators Insurance Services. Con representantes bilingües que se encuentran disponibles para asistir a los padres de familia que necesitan asistencia en español.

Regards,

Tina Douglas,  
Associate Superintendent, Business Services