

2022/23 School Year

### 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.

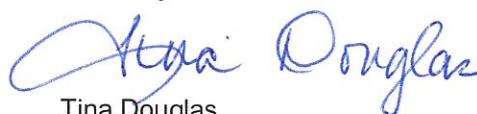
Under state law, school districts are required to ensure that all members of school athletic teams have accidental injury insurance that covers medical and hospital expenses. This insurance requirement can be met by the school district offering insurance or other health benefits that cover medical and 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. Please obtain a brochure online at [www.peinsurance.com](http://www.peinsurance.com) or visit your child's school office. 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.

Sincerely



Tina Douglas  
Interim Superintendent,



- Please note that there are four pages to the brochure (not including this one)
- You may apply online with a credit card here <https://www.peinsurance.com/signup/> OR:
- If you would like to apply with a paper application, the third page below is an actual application that you can print and complete by hand, **or you may complete on computer and print.** DO NOT SEND CASH. Make check or money order payable to Pacific Educators and mail to:
  - **Pacific Educators**  
**2808 E. Katella Ave., Suite 101**  
**Orange, CA 92867**
- The last page is a **FREE Prescription Drug Card Program** you can print and take to a Pharmacy to help anyone lower their prescription drug costs.
- If you have any questions, please do not hesitate to contact us directly (800) 722-3365 or email at [applications@peinsurance.com](mailto:applications@peinsurance.com)

# 2022-2023 STUDENT ACCIDENT INSURANCE PLANS

## WE RECOMMEND 24-HOUR-A-DAY COVERAGE

- Accidents happen! When they happen to your child, someone must pay the bills.
- Here are Accident only insurance plans to help cover your child either 24 hours a day (24-Hour Plan) or while in school (School-Time Plan).
- These plans provide benefits to help meet the cost of medical and Hospital charges.
- If you have other insurance, these plans can help offset the deductibles and coinsurance for those plans.
- If you have no other insurance, these plans will provide basic coverage.
- Any benefits payable by the Policy as a result of medical, surgical, dental, Hospital or nursing service will be paid directly to the Hospital or person rendering such service unless proof of payment in full is provided.

24-HOUR	SCHOOL TIME	IMPORTANT PROTECTION FACTS
✓	✓	Becomes effective the date premium payment is received by Guarantee Trust Life Insurance Company (GTL) or its representative (but not prior to the opening day of school).
✓	✓	Provides coverage during the hours that school is in regular session.
✓		Provides 24-Hour-A-Day protection.
✓	✓	Provides coverage during the time necessary for travel between the insured's home and the beginning or end of regular school sessions.
✓	✓	Provides coverage while participating in (or attending) activities organized, sponsored and supervised by the school. Coverage is also provided for travel directly to and from such activities in a Designated Vehicle furnished by the school.
	✓	Coverage expires at the close of the regular school term. (Coverage will be extended while attending academic classes for credit in the summer, when classroom sessions are exclusively sponsored and solely supervised by the school; however, no coverage will be provided for travel to and from classes).
✓		Coverage continues without interruption all summer until school re-opens for the following term.

OPTIONAL FOOTBALL COVERAGE BEGINS ON THE DATE OF PREMIUM RECEIPT BY GTL, ITS REPRESENTATIVES OR SCHOOL OFFICIALS, BUT NOT PRIOR TO THE FIRST OFFICIAL DATE OF PRACTICE; AND CONTINUES THROUGH THE DATE OF THE LAST OFFICIAL GAME OF THE CURRENT SEASON INCLUDING PLAYOFFS.

**To file a claim:** Report accidents to the school official. Simplified forms will be furnished through the principal's office (during vacation time contact the administrators of the plan). Completed proof of loss and accumulated bills must be received by GTL within 90 days.

## 24-HOUR-A-DAY ACCIDENT COVERAGE

### 24-Hour-A-Day Protection for each Covered Accident

Helps protect your child for the entire school year and extends **throughout the summer** - right up to the day school opens.

Your child's coverage is good **WORLDWIDE, 24-HOURS-A-DAY**. This includes covered accidents:

- 📎 At home
- 📎 At play
- 📎 At school
- 📎 On vacation
- 📎 Scouting, camping etc.
- 📎 During covered travel
- 📎 While engaged in sports, except those specifically excluded or for which optional coverage is required\*

**\*See OPTIONS for available optional sports coverage, if any.**

## SCHOOL-TIME ACCIDENT COVERAGE

Helps protect your child while attending regular school sessions. Includes coverage for travel directly to and from your residence to attend regular school sessions for travel time required, but not more than one hour before or after regular classes. Travel time on the school bus is extended for any additional time needed. In addition, coverage is provided while participating in (or attending) covered activities exclusively organized, sponsored and solely supervised by the school and school employees, including travel directly to and from the activity in a Designated Vehicle furnished by the school and supervised solely by school employees. Optional coverage may be required for interscholastic sports. See **OPTIONS** for available optional sports coverage, if any.

**EXCESS PROVISION:** All Covered Charges over \$500 will be considered for payment on an Excess basis if any Other Valid and Collectible Insurance or Plan covers the Insured person. GTL will pay the first \$500 in Covered Charges regardless of other insurance.

This is an illustration of your child's benefits. Please keep for your records. This is not a contract. The Master Policy is on file with your school.

Blanket Accident insurance products are issued on Form Series GP-2030, GP-2020 or GP-1200 by Guarantee Trust Life Insurance Company, Glenview, IL. These products and their features are subject to state availability and may vary by state. Certain exclusions and limitations may apply. The exact provisions governing the insurance are contained in the Policy issued to the Policyholder and certain provisions may be administered to conform to state requirements. The Policy shall control in the event of any conflict between the Policy and this brochure. For complete details of coverage please contact the agent administering the program.

**What's Covered? Up to \$50,000.00 as described under Benefits Per Injury for:**

- Accidents occurring while coverage is in force.
- Loss from accidental bodily Injury resulting directly and independently of all other causes.
- Covered medical charges which begin within 120 days of the Accident and are incurred within 52 weeks of the date of first medical treatment.

Your school district does not carry medical or dental insurance for your child should he/she be injured on school premises while under school grounds jurisdiction, or through school sponsored activities. However it does make this plan available to you, for your consideration.

Esto es para avisarle que su Distrito de la Escuela no tiene aseguranza medica ni dental para su nino/nina si se lastima en el terreno de la escuela aunque haiga supervisor en las actividades. Pero se puede tener un plan para su consideracion. Este plan de aseguranza es voluntario. Usted debe saber que la ley del estado requiere cualquier estudiante que participe en deportes escolares debe tener aseguranza adecuada para medico antes de participar en deportes.

<b>BENEFITS PER INJURY - PAYABLE UP TO THE DOLLAR AMOUNTS SPECIFIED BELOW</b>	<b>HIGH OPTION</b>	<b>LOW OPTION</b>
<b>HOSPITAL &amp; GENERAL NURSING CARE</b> - Room and board per day, semi-private room rate.....	100% of R&C*	\$300
- Intensive Care, per day.....	\$1,200	\$600
<b>INPATIENT AND OUTPATIENT HOSPITAL MISCELLANEOUS CHARGES</b> .....	\$3,000	\$1,500
<b>HOSPITAL EMERGENCY CARE</b> , excluding professional charges.....	\$300	\$150
<b>DOCTOR'S CHARGES FOR SURGERY</b> , in accordance with the surgical schedule.....	\$270	\$175
	Unit Value	Unit Value
<b>ADMINISTRATION OF ANESTHESIA</b> , percent of surgical schedule allowance.....	25%	25%
<b>ASSISTANT SURGEON CHARGE</b> , percent of surgical schedule allowance.....	25%	25%
<b>OUTPATIENT NON-SURGICAL DOCTOR'S VISITS</b> , including Physical Therapy, limited to one visit per day; Physical Therapy is limited to 9 visits		
- First visit .....	\$120	\$60
- Each visit thereafter.....	\$60	\$30
<b>DURABLE MEDICAL EQUIPMENT</b> , including orthopedic appliances.....	\$100	\$50
<b>AMBULANCE CHARGES</b> .....	100% of R&C*	\$250
<b>OUTPATIENT X-RAY SERVICES</b> .....	\$500	\$250
<b>OUTPATIENT IMAGING PROCEDURES</b> , including interpretation for MRI/CAT Scan.....	\$900	\$500
<b>PRESCRIPTION DRUGS</b> .....	100% of R&C*	\$50
<b>DENTAL TREATMENT</b> , for Injury to Sound Natural Teeth, per tooth.....	\$300	\$150
<b>EYEGLOSS REPLACEMENT EXPENSE</b> , for broken eyeglasses, lenses or contact lenses resulting from an Injury requiring medical treatment.....	\$150	\$100
<b>RE-AGGRAVATION OR RE-INJURY OF A PRE-EXISTING CONDITION</b> .....	\$500	\$500
<b>For the benefits shown below only one of the amounts, the largest, will be paid for loss resulting from any one Accident</b>		
<b>ACCIDENTAL DEATH</b> , caused by an Injury and occurring within 365 days of covered Accident.....	\$5,000	\$5,000
<b>ACCIDENTAL DISMEMBERMENT</b> , caused by an Injury and occurring within 365 days of covered Accident		
- Loss of one hand, one foot or one eye.....	\$5,000	\$5,000
- Loss of hands, feet or eyes.....	\$10,000	\$10,000

\*The Policy provides benefits for Reasonable and Customary (R&C) charges determined by geographic area for Medically Necessary services.

**EXTENDED DENTAL BENEFIT OPTION:** For an additional premium the Dental Treatment Benefit will be increased to pay all Reasonable and Customary charges for: examination, diagnoses and x-ray; restorative treatment; endodontics; and oral surgery (not to include periodontics or orthodontics); up to \$250 for dental prostheses toward the cost of a bridge, partial denture or denture, or for replacement in kind of previous dental repairs. If during the Benefit Period, the Insured's dentist certifies that treatment must be deferred, GTL will pay up to a maximum of \$100 in lieu of all other dental benefits.

**EXCLUSIONS:** The Policy does not provide benefits for: 1. Treatment, services or supplies which: are not Medically Necessary; are not prescribed by a Doctor as necessary to treat an Injury; are determined to be Experimental/Investigational in nature; are received without charge or legal obligation to pay; are received from persons employed or retained by the Policyholder or any Family Member, unless otherwise specified; or are not specifically listed as Covered Charges in the Policy; 2. Intentionally self-inflicted Injury; 3. Injury received while violating or attempting to violate any duly enacted law; 4. Injury by acts of war, whether declared or not; 5. Injury covered by Workers' Compensation or the Occupational Disease Law; 6. Heat exhaustion or heat stroke; 7. Hernia or slipped femoral capital epiphysis; 8. Injury sustained fighting or brawling, except as an innocent victim; 9. Injury sustained while operating, riding in or upon, mounting or alighting from, any two- or three- or four- wheeled recreational motor/engine driven vehicle or snowmobile or all-terrain vehicle (ATV); 10. Injury sustained while by participating in or practicing for Interscholastic tackle football in grades 9 through 12, including travel, unless optional coverage has been purchased; 11. Treatment of illness, disease or infections, except infections which result from an accidental Injury or infections which result from accidental, involuntary or unintentional ingestion of a contaminated substance; 12. Any penalty imposed by Other Valid and Collectible Insurance or Plan for failure to follow plan procedures; 13. Charges for treatments, services or supplies which exceed reasonable and customary charges; 14. Losses directly or indirectly arising out of any chemical or biological release and/or contamination which results from Terrorist Activity; 15. Any loss as the result of Terrorist Activity and/or non-detonating weapons of mass destruction; or 16. Any loss directly or indirectly arising out of any nuclear explosion, detonation, release and/or contamination whether in time of peace or war, and regardless of any other causes or events contributing concurrently or in any other sequence thereto.

Administered by: **PACIFIC EDUCATORS, INC.**, 2808 E. Katella Ave., Suite 101, Orange, CA 92867-5299  
(714) 639-0962 or (800) 722-3365 - Pacific Educators' California License No. 0429928

Underwritten and Claims Paid by: **GUARANTEE TRUST LIFE INSURANCE COMPANY (GTL)**, Glenview IL - (800) 622-1993

# 2022-23 SCHOOL YEAR ENROLLMENT FORM



ONE TIME ANNUAL PAYMENT		
OPTIONS	HIGH OPTION	LOW OPTION
<b>24-HOUR-A-DAY PLAN</b> <b>\$50,000 Maximum per Injury</b> Grades Pre-K thru 8 Grades 9 thru 12	<input type="checkbox"/> \$161 <input type="checkbox"/> \$192	<input type="checkbox"/> \$75 <input type="checkbox"/> \$92
<b>SCHOOL-TIME PLAN</b> <b>Maximum per Injury:</b> <b>\$50,000 for High Option</b> <b>\$25,000 for Low Option</b> Grades Pre-K thru 8 Grades 9 thru 12	<input type="checkbox"/> \$25 <input type="checkbox"/> \$54	<input type="checkbox"/> \$11 <input type="checkbox"/> \$24
<b>OPTIONAL FOOTBALL COVERAGE</b> (2022 Season Only) Payable in addition to School-Time & 24-Hour <b>\$25,000 Maximum per Injury</b> Grade 9 Grades 10 thru 12	<input type="checkbox"/> \$80 <input type="checkbox"/> \$177	<input type="checkbox"/> \$36 <input type="checkbox"/> \$84
<b>EXTENDED DENTAL OPTION</b> <input type="checkbox"/> \$6		
<b>TOTAL \$</b> _____ (Please do not send cash) <b>MAKE CHECK PAYABLE TO:</b> <b>PACIFIC EDUCATORS, INC.</b>		
<b>NO REFUNDS ARE AVAILABLE</b>		

PLEASE PRINT CLEARLY

STUDENT'S NAME \_\_\_\_\_  
FIRST NAME    MIDDLE INITIAL    LAST NAME

DATE OF BIRTH \_\_\_\_\_    MALE     FEMALE   
MONTH    DAY    YEAR

SCHOOL DISTRICT \_\_\_\_\_    SCHOOL \_\_\_\_\_

GRADE \_\_\_\_\_    STUDENT'S ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_    STATE \_\_\_\_\_    ZIP \_\_\_\_\_

TELEPHONE # \_\_\_\_\_    DATE OF ENROLLMENT \_\_\_\_\_

PARENT OR GUARDIAN'S EMAIL ADDRESS \_\_\_\_\_

NAME OF PARENT OR GUARDIAN (PLEASE PRINT) \_\_\_\_\_

SIGNATURE OF PARENT OR GUARDIAN \_\_\_\_\_

GA-15-KEF

**TO PAY BY CREDIT/DEBIT CARD (fee applies) PLEASE GO TO:**  
**WWW.PEINSURANCE.COM OR CALL (800) 722-3365**

## PLEASE REMEMBER TO:



COMPLETE THE ENROLLMENT FORM AND CHECK THE PLAN AND OPTIONS YOU WANT.



MAKE YOUR CHECK OR MONEY ORDER (PLEASE DO **NOT** SEND CASH) FOR THE TOTAL ENCLOSED PAYABLE AS INDICATED.

MAIL THE ENROLLMENT FORM WITH YOUR CHECK OR MONEY ORDER TO:





**Pacific Educators, Inc.**  
**2808 E. Katella Ave., Suite 101**  
**Orange, CA 92867-5299**



PLEASE NOTE: YOUR CANCELED CHECK IS YOUR RECEIPT. IF CANCELED CHECK IS NOT RECEIVED WITHIN 60 DAYS, PLEASE CONTACT YOUR PLAN ADMINISTRATOR.

**For faster service you can pay by credit or debit card (fee applies) please visit us online at:**

**Pacific Educators**  
**www.peinsurance.com**  
**click Products then Students**  
**or call (800) 722-3365**

 <b>Member:</b> California Student <b>ID Number:</b> 26291W22ES <b>Program:</b> UNARxCard <b>RxBIN:</b> 610709 <b>RxGrp:</b> PFCEDU <p><b>Note:</b> Everyone is eligible for this program. There are no age or income restrictions. Each family member must have his/her own card. If you can't print a card have your pharmacy call the Pharmacy Help Line and we will help them process your prescription.</p> <p>THIS PROGRAM IS NOT INSURANCE THIS PROGRAM IS A POINT OF SALE DISCOUNT PLAN</p>	<p><b>INSTRUCTIONS</b> This card is pre-activated and can be used immediately. Simply print this card and take to any participating pharmacy to receive a discount. You can search pharmacy, pricing information, and FAQ's on the website. We are restricted from disclosing drug pricing over the phone.  <b>Customer Service (TOLL FREE) 800-726-4232</b></p> <p><b>ATTENTION PHARMACIST</b> If you need help processing a prescription call our Pharmacy Help Line at Pharmacy Help Line (TOLL FREE) 877-321-6755.</p> <p><b>PROGRAM POWERED BY:</b></p> <div style="text-align: center;">         © Copyright 2010 United Networks of America     </div>
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**IMPORTANT: PRINT CARD. YOU WILL NEED TO BRING THIS CARD TO THE PHARMACY WITH YOUR PRESCRIPTION.**

We are proud to announce that Pacific Educators is now making available a **FREE Prescription Drug Card Program** to help anyone lower their prescription drug costs.

This card can be used with a primary plan and/or on prescriptions not covered by your insurance plan. It also can be used even if you don't have any insurance. The Rx Card Program has no restrictions or participation requirements and is open to anyone.

*This Free Prescription Drug Card is pre-activated and can be used immediately.*





# Health & Human Services Agency

## San Diego Kids Health Assurance Network (SD-KHAN)

For more information, phone 619-542-4039 or send an **email**.

SD-KHAN is a collaboration of local community-based organizations, hospitals, government agencies, health plans, and schools working together to connect all children in San Diego County to medical and dental coverage.



**Vision:** Children healthy in mind, body, and spirit reaching their full potential.

**Mission:** To assure access to, appropriate utilization, including prevention, and retention of medical and dental services for low-income children in San Diego County.

**Goal:** Achieve 100% health coverage and 0% disparity for children through sustainable systems approaches to assessing and referring uninsured children to health coverage, and ensuring the use of preventive and comprehensive health services and the retention of a medical and dental home.

### Objectives:

- Identify children in need of health insurance coverage or medical and dental services.
- Ensure that schools, employers, Women, Infants, and Children (WIC) sites, food banks, churches, Head Start, medical providers, dentists, and other community organizations assess insurance status and refer families with uninsured children to appropriate resources.
- Promote utilization of preventive and ongoing comprehensive health care after health insurance is obtained.
- Promote retention of health coverage.

### Additional Resources and Links

#### Access to Care

- **Covered California**
- **Medi-Cal**
- **Perinatal Care Network (PCN)**
- **Child Health and Disability Prevention (CHDP) program**
- **Black Infant Health (BIH)**

#### Dental

- **Dental Health Initiative of San Diego**
- **Share the Care Dental**

#### Other

- **San Diego Immunization Program**
- **Childhood Lead Poisoning Prevention Program (CLPPP)**
- **California Smokers' Helpline**
- **Women, Infants, and Children (WIC)**

#### Partners

- **First 5**
- **San Diegans for Healthcare Coverage**
- **Consumer Center for Health Education and Advocacy**

For more information, phone 619-542-4039 or send an **email**.

*Webpage last updated 10/17/2018*