



Risk Management

5530 E Northern Lights Blvd • Anchorage, AK 99502-4390

Student Injuries and Insurance 2021-2022 School Year

Dear Parent/Legal Guardian: Even so, accidents do happen (at school and elsewhere) and required medical care is expensive. Please know that your school does not assume responsibility for such costs.

offer you access to several student accident insurance plans for voluntary purchase. Details can be found at www.myers-stevens.com.

Options are available to cover your child 24/7, anywhere in the world or you can limit coverage to school-related injuries only. The plans do not restrict your choice of doctors or hospitals. However, you'll also have access to an extensive network of providers with discounted fees. Seeking care through contracted providers may further reduce your out-of-pocket costs, particularly if your child needs surgery or hospitalization.

Also offered is the pay-as-you-go Student Accident & Sickness Plan which covers sickness as well as injury, in and out of school. The Dental Accident plan can be of particular value with younger students as final treatment to injured teeth often needs to be deferred until after they mature.

Common emergency benefits – Regardless of the benefit level selected, all of the accident medical plans and the Student Accident & Sickness Plan will cover eligible charges for Ambulance, Emergency Room and Emergency Room Physician at 100% of Usual, Customary and Reasonable charges (UCR) up to plan limits.

Enhanced benefits for qualified concussions – If an insured student suffers a concussion while participating in any covered activity and is consequently removed from play from his/her interscholastic sport per the school's formal concussion protocols, then any deductible or inside limit features of the plan are waived and eligible charges for the evaluation and treatment of the concussion are paid at 100% of UCR subject to remaining policy terms and conditions.

Interscholastic Sports – Please know that all plans offered (other than the Dental Accident Plan) may be used to comply with applicable state and local insurance requirements for participation in interscholastic sports (coverage for tackle football is offered on a stand-alone basis).

COVID-19

beyond the last day of instruction; 5) related extension of coverage to graduated students participating in such postponed activities and 6) modified claims forms and procedures. Details can be found on the MST website www.myers-stevens.com

At this time, these adjustments continue

to apply to the 2021-2022 School Year insurance program. .As matters concerning COVID continue to evolve, updates will be posted on the MST website

You are strongly encouraged to carefully review the information provided. If your child already has