Re: 2021/2022 Student Accident Insurance
August, 2021

Dear Parents,

The safety and well-being of our students is of critical importance to all of us and we do our best to protect them. Even so, accidents do happen, and medical treatment can be costly. It is for this reason that the Diocese of Oakland carries blanket Student Accident/Emergency Sickness Insurance that covers all students enrolled in grades Preschool through 12.

The insurance is designed to help parents pay for eligible medical expenses resulting from injuries sustained by their children while participating in covered school activities. Benefits are issued on a secondary basis. This means that if your child already has primary health coverage, the student insurance can help cover eligible expenses left unpaid by your primary plan such as deductibles, co-pays, coinsurance and bills from “out-of-network” providers. If your child is otherwise uninsured, the plan pays on a primary basis.

Details about benefits, limitations and other terms and conditions are contained within the accompanying brochure. You are encouraged to carefully review the brochure PRIOR to your child getting hurt.

**COVID-19 Adjustments** – COVID-19 continues to challenge all of us. At the beginning of the pandemic, our student insurance administrator, Myers-Stevens & Toohey (MST) worked with the underwriting insurance company to implement several COVID related adjustments to the insurance to better serve our families. These have been continued into the 2021/2022 School Year. They are:

1) “Distance” learning at home – During such time that schools are required to continue COVID-19 mitigation protocols, students will continue to be covered for injuries sustained while participating in school sponsored and organized distance learning activities at home. All other policy terms and conditions apply.

2) COVID-19 testing - If a student suffers a covered injury or sickness requiring medical treatment and related testing for COVID-19, costs for the COVID-19 diagnostics/test will be covered in full.

3) Coverage for telemedicine - If a student suffers a covered injury or sickness and seeks medically necessary care via telemedicine, eligible charges are covered as if care had been provided in a physical office or facility setting.
4) Claim reporting and filing - Claim forms and filing procedures were modified to make it easier for parents to file claims when schools are physically closed due to COVID-19. Instructions and the claim form are available at your school. They can also be obtained by calling MST at (800) 827-4695, emailing your request to claims@myers-stevens.com or by faxing your request to (949) 348-2630. They can also be found on the MST website at www.myers-stevens.com.

Optional 24/7 plans for your child - Because your child is enrolled in a participating Catholic school, he/she is eligible to be insured under a number of optional full-time plans that are also detailed within the accompanying brochure. The plans offered are:

1) **Full-Time 24/7 Accident Only Plan** – Covers injuries 24/7. Benefits are paid at 100% of Usual, Customary & Reasonable (UCR) charges up to $100,000 per injury with no deductible. Single premium payment of $265 for the School Year.

2) **Student Accident & Sickness Plan** – Covers both injuries and sickness 24/7. Benefits are generally paid at 80% of UCR (Ambulance, Emergency Room, Emergency Room Physician and qualified Concussion Care paid at 100%) up to $200,000/injury and up to $50,000/sickness. Premiums are $169/month.

3) **Dental Accident Plan** - Covers injuries to the teeth and existing caps and crowns round-the-clock to a maximum of $75,000. Can be extended each year to help cover the costs of long-term dental treatment. A single payment of $12 covers the student until classes resume in 2022/2023.

If you wish to enroll your child in any of these plans, you may do so by printing out the attached enrollment forms and either mailing or faxing the completed form with payment to Myers-Stevens & Toohey. You may also enroll your child online by going to www.myers-stevens.com.

If you have any other questions concerning the student insurance coverages, how to file a claim, COVID-19, etc., please call MST at (800) 827-4695.

Wishing you a safe and successful new school year!

Sincerely,

Andrew Currier, PhD
Superintendent
Diocese of Oakland