

# **Cedar Falls Community Schools** **Student Accident Insurance**

**\*\*\* PLEASE TAKE THE TIME TO READ THIS IMPORTANT INFORMATION\*\*\***  
**\*\*\* PARENTS – YOU ARE RESPONSIBLE \*\*\***

The Cedar Falls Community School District is not liable for accidents which occur in schools. It is important to understand the school/district IS NOT responsible for medical payments for your child. If your child is injured during ANY SCHOOL OR ATHLETIC ACTIVITIES, all medical charges are **YOUR RESPONSIBILITY.**

**DO YOU HAVE High Deductibles, Co-Insurance Clause, Limited Benefits, or Don't Have Insurance.** consider this VOLUNTARY STUDENT/ATHLETIC ACCIDENT INSURANCE PLAN the school district is making available. This plan is underwritten by Ameritas Life Insurance Corp. and administered by Student Assurance Services. Student Assurance Services has serviced school districts in Iowa for 45+ years and are one of the few insurance companies that administer claims, sales, and marketing in one location.

<b>Coverage Options</b>	<b>One Time Policy Year Premium</b>
<b>School Time Coverage (Not including Interscholastic Sports)</b> Provides benefits for accidents during school hours ONLY	<b>\$16.00</b>
<b>School Time Coverage Includes Interscholastic Sports</b> Provides benefits for accidents during school hours as well as participating in interscholastic sports (Grades 7-12 Except Football Grades 9-12)	<b>\$91.00</b>
<b>Football Coverage Grades 9-12</b> Provides benefits to athletes when practicing and competing during the football season	<b>\$250.00</b>
<b>Full Time Coverage (Not including Interscholastic Sports)</b> Provides benefits for students 24 hours a day, 7 days a week	<b>\$99.00</b>
<b>Full Time Coverage Includes Interscholastic Sports</b> Provides benefits for students 24/7 as well as when they participate in interscholastic sports (Grades 7-12 Except Football Grades 9-12)	<b>\$174.00</b>
<b>Extended Dental Coverage</b> Provides additional benefits for students 24 hours a day for any dental accident	<b>\$9.00</b>
<b>*All online purchases are subject to a \$5.00 transaction fee</b>	

THIS INSURANCE IS SECONDARY INSURANCE TO ALL OTHER EXISTING POLICIES.  
This insurance may be purchased at any time during the school year

In order to view a description of the medical benefits this accident plan provides, please click the link below and view the insurance brochure near the top of the page (page 3 explains medical benefits).

If you are interested in signing your child up for coverage, please click the link below and fill out the purchase online enrollment. A confirmation number will be emailed to you once you enroll your student.

**SIGN UP YOUR STUDENT BY CLICKING THIS LINK:**  
[https://www.sas-mn.com/k12enronline/links/2018/ia/cedar\\_falls.html](https://www.sas-mn.com/k12enronline/links/2018/ia/cedar_falls.html)

**QUESTIONS??** - Please call Student Assurance Services if you have any questions. You will be able to speak to a live person who is able to answer all questions regarding this information. Student Assurance Services can be contacted at (800)-328-2739.

*The above is just a brief description of rates and coverage options under this plan. This is not a contract, policy, or outline of coverage. All benefits are subject to maximum amounts, limits, exclusions and other policy provisions.*