



Lowell Joint School District

A Tradition of Excellence Since 1906

STUDENT ACCIDENT INSURANCE

Dear Parents and Guardians:

During the school year, your child may become injured on school premises participating in school activities, at no fault of the Lowell Joint School District. If and when this occurs, the Lowell Joint School District is not responsible for any medical or dental costs incurred by the injury. To help provide coverage for your child, the district is making available a low cost medical/dental accident insurance program. The purpose of this plan is to provide assistance at a minimum cost to meet some of the expenses for accidental injury. The plan does not provide unlimited coverage, but does offer substantial assistance in the event of injury.

There are two levels of benefits available. The "High Option" level of benefits is recommended if your child has no family coverage or if your private coverage has a high deductible. All plans are available on a "School Time" or "24-Hour" (all day, every day) basis and can cost as little as \$11 (one time annual payment).

As a health benefits broker, 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 penalties. Some may qualify for tax savings and government assistance. Please call the number below or visit the website (click on "Products," then "Health Insurance"). Government assistance with this program is available at www.coveredca.com/get-help/local/, or by calling (800) 300-1506.

The plans pay the first \$500 in benefits in addition to other insurance, which can help you meet your primary insurance deductibles and/or co-payments.

Please visit your School Office to obtain a detailed brochure/application, or you may obtain one online at 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.

To purchase the plan, fill in the application, enclose payment, and follow the instructions on the brochure.

If you have further questions, please call Pacific Educators, Inc., Student Accident Department at (800) 722-3365 or (714) 639-0962.

Sincerely,

Andrea Reynolds
Assistant Superintendent of Administrative Services

Superintendent of Schools: Jim Coombs

Board of Trustees: William A. Hinz, Fred W. Schambeck, Anastasia M. Shackelford, Melissa A. Salinas, Karen L. Shaw