August 1, 2018

Dear Parent,

Your school does its best to protect your child from injury. Even so, accidents can happen. The costs to a family when an injury occurs can be quite high. Many parents are unaware that district insurance does not pay for accidental injuries that occur at school.

For this reason, the school district arranges for a commercial carrier to make low-cost health, accident and/or dental insurance available to all public school students. Many coverage options are available through this arrangement. These policies are especially recommended for those students with no other health or dental insurance but may also be used to supplement or help pay expenses not covered by a family policy. Accidental injuries to teeth are particularly expensive and often not covered by standard health insurance.

The brochure describing benefits and premium costs is available for download in PowerSchool under the Health & Nutrition tab. Please review your brochure carefully. If you wish to purchase this insurance policy, print off and complete the application form and mail directly to the company. This insurance may be purchased at any time throughout the school year. Coverage is effective on the date the commercial carrier receives the application.

Remember the school district does not provide automatic coverage if your student is injured at school. If a parent or guardian's health insurance policy does not cover the student, this commercial policy is a reasonable and economic option. Remember to promptly report all accidental injuries occurring at school to the school nurse.

If you need assistance accessing the online application or would like a paper copy to complete, contact your child's school or the Fairbanks North Star Borough Risk Management office at 459-1392. Questions regarding the insurance program offerings should be directed to the Myers-Stevens & Toohey Company, Inc. at 1-800-827-4695.

Sincerely,

Shaun Kraska, Assistant Superintendent

Kate LaPlaunt, Assistant Superintendent

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