



LAKE ARTHUR MUNICIPAL SCHOOLS

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Re: Student Injuries and Insurance, SY 2023-2024

Dear Parent/Legal Guardian:

Our school is committed to providing a safe environment for our students. As such, our school carries accident medical coverage for injuries to students that occur while your student is on campus attending regularly scheduled classes, practicing, and playing in interscholastic sports for the school, and while attending events that are directly sponsored by and directly supervised by the school. Please know that our school **does not** assume responsibility for these costs, and the policy is provided to assist when accidents do happen and help with resulting medical treatment. The policy is secondary to any existing primary coverage to assist with any co-pays and deductibles left by the primary coverage. But, in the event there is no primary coverage, this policy will act as primary in those instances to assist with medical costs.

Of course, active students can get hurt outside of school as well. As a service to you and your child, our school has joined with hundreds of other schools in New Mexico by offering you access to a low-cost, voluntary purchase student accident/sickness insurance program. The program is arranged and administered by Myers-Stevens & Toohey & Co., Inc., a firm that has specialized in such coverages for over 40 years.

Options are available to cover your child 24/7 anywhere in the world and, unlike many other health plans, these plans **do not** restrict your choice of medical provider or hospital.

The plans can be used on a stand-alone basis or, if your child has other insurance or health coverage, can be used as a low-cost supplement to expand your choice of providers and help cover the high deductible and co-pay requirements so common to many other plans today.

Also offered is the pay-as-you-go *Student Accident & Sickness Plan* (\$50 deductible) which provides the broadest level of coverage and can be used for all sports except high school tackle football. The optional *Dental Accident* plan (costs as little as \$12 for the entire school year) can be of value with younger students as a final treatment to injured teeth often needs to be deferred until after they mature.

While you are free to take your child to any licensed provider, you'll also have access to an extensive network of doctors and hospitals who have agreed to discounted fees. Seeking care through contracted providers may further reduce your out-of-pocket costs, particularly if your child needs surgery or hospitalization. And a very large percentage of the *Best Hospitals in America* as annually listed by *U.S. News and World Report* are contracted through the networks!

To enroll, complete the enrollment form in full, select the plan(s) you want for your child, enclose the proper premium using a check, money order or credit card, seal, and return as directed on the form. While your child is eligible to enroll at any time during the school year, you are encouraged to consider early enrollment to get maximum value from the plan(s) selected.

Enrollment is also available online by going to www.myers-stevens.com. Once processing is completed, an ID card verifying coverage will be mailed home to you. If you enroll online, an ID card will be emailed to you upon completing the enrollment process. Online enrollment is the fastest way to enroll and receive your ID card.

If you have any questions, please call Myers-Stevens & Toohey at (800) 827-4695. Bilingual representatives are available for parents who need assistance in Spanish.

Sincerely,

Elisa Begueria

Superintendent

Lake Arthur Municipal Schools