

ARE YOUR MEDICAL INSURANCE DEDUCTIBLES INCREASING?

If you answered yes (or maybe even no), please read on!

With high deductibles levied by insurance companies, or if you do not currently have medical insurance for your student, this is a program that you will want to consider. The Palisades School District offers you the opportunity to obtain a group Student Accident Insurance Policy. It is highly recommended that parents consider this accident insurance coverage to **offset unreimbursed medical expenses(*)** for unforeseen accidents that occur at school, even if you already have medical insurance.

(*) Palisades School District does NOT carry medical insurance on students, therefore injuries that occur while participating in non-athletic, school-sponsored activities are covered by the student's personal medical insurance.

LOW COST GROUP STUDENT ACCIDENT INSURANCE (No proration of premiums if purchased midyear)

Please take the time to carefully read this Student Accident Insurance information.

AG Administrators is providing the opportunity to purchase group accident insurance for your child. Features of the group insurance include:

- The insurance coverage purchased under this plan, provides coverage on an excess basis. Under this plan, the first \$100 of covered charges is paid, without regard to any other applicable coverage that may be in effect. After the first \$100 is paid, out of pocket expenses which are not covered by your personal insurance are eligible to be paid under this plan.
- Optional coverage includes Extended Dental and Student Term Life.
- Provides coverage for travel to and from school.
- Covers school sponsored and supervised activities. Please note exclusions for the School Time Only & the 24 Hour protection.
- Worldwide coverage under the 24-hour plan provides coverage at school, weekends, summer vacations, home and play.



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See the brochure for a complete description of the plans and coverages.

IF YOU HAVE ANY QUESTIONS, PLEASE CALL A-G ADMINISTRATORS AT (800) 634-8628.

View Insurance Products and Purchase Coverage easily online at: www.AGAdministrators.com at your convenience from any computer. Follow the easy step by step instructions and you're done in minutes!

Parents must file a claim with both their own insurance company and the school's accident insurance company within 60 days of the date of injury. In no event, should a claim be submitted later than 60 days after the occurrence of the accident.

Drew C. Bishop CPA
Business Administrator
Palisades School District