



Student Injuries Can Happen

Medical Expenses Can Be a Financial Hardship When the Unexpected Occurs
Approved By Your School/School District - Available for All Students PK-12

What is Student Accident Insurance?

- ◆ Coverage that provides financial assistance with your out-of-pocket medical expenses when your student sustains an accidental bodily injury.

Why Consider Student Accident Insurance For Your Student?

- ◆ High Deductible/Copayments to your Family's Primary Health Insurance
- ◆ No Health Insurance for your Student
- ◆ Your Student participates in an interscholastic sport where an unexpected injury is more likely to occur.
- ◆ Your Student is prone to injuries

Coverage Options Available Through Your School

- ◆ School Time Coverage - \$16.00
 - ◆ Interscholastic Sports Coverage (w/School Time-\$91.00 or 24 Hour Coverage-\$174.00)
 - ◆ 24-Hour/Full-Time Coverage - \$99.00
 - ◆ Football Coverage - \$250.00 (Grades 9-12 for the football season)
 - ◆ Extended Dental Coverage - \$9.00
- Premium Paid Once a School Year*

To Enroll Your Student & Review Medical Benefits

Go to: www.sas-mn.com

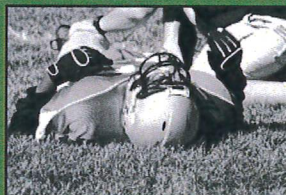
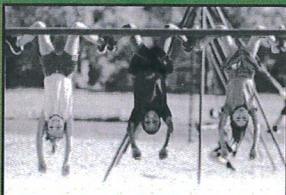
or scan this QR code with your smart phone to be directed to our website



Please locate "K-12 Students & Parents" on our homepage. Within this division, you will be able to search for your student's school district. Once located, you will have access to the following information:

- ◆ **Purchase Coverage**
(Managed Online or by Printing/Mailing Enrollment Form and Premium)
- ◆ **Brochure (English & Spanish)**
(Explains medical benefits, exclusions and coverage options)
- ◆ **Claim Form**
(Fillable form when enrolled student sustains an injury)

For Questions, Call Student Assurance Services at (800) 328-2739



Specializing in Student Accident Insurance Since 1971.

The above information is just a brief description of Student Assurance Services student accident insurance. For more information including costs, benefits, effective dates, exclusions, limitations, please refer to www.sas-mn.com Students are able to purchase coverage only if his/her school district is a policyholder with the insurance company

STUDENT ACCIDENT INSURANCE INFORMATION & FACT SHEET

1. **Extended Dental Accident Option:** can be purchased by itself or in addition to the School-Time, Full-Time or Football Coverages.
2. **Interscholastic Sports Coverage:** There are 2 types of School-Time and Full-Time coverage options available. Families looking to cover their student (Grades 7-12) for interscholastic sports must select either the School-Time Coverage or Full-Time Coverage that **INCLUDES** interscholastic sports. The Interscholastic Sports coverage will expire at the end of the regular sports season of the current school year.
3. **Football (Grades 9-12) Coverage:** can be purchased by itself, or in addition to the School-Time, Full-Time or Extended Dental Accident Coverage. Football Coverage covers student during the regular/playoff football season **only**. 7th & 8th grade football players can either select School-Time or Full-Time coverage including interscholastic sports to have coverage during their regular/playoff football season.
4. Coverage for sports camps and off-season conditioning (including football) is available to the parents by purchasing School-Time coverage if the activity is sponsored and supervised by the school or Full-Time coverage if the activity is not school sponsored and supervised. Football coverage expires on December 31 of the current year, spring and summer football are covered as explained above.
5. Students may **enroll anytime during the policy year** and coverage will become effective at 12:01 a.m. following the date the coverage is purchased online or the envelope containing the enrollment form and premium is postmarked by the U.S. Post Office. Please be aware that coverage rates are not prorated through the policy year.
6. Insurance remains in effect if an enrolled students **move to another School District;** however, if they then have a claim, families should indicate on the claim form the school district at which they purchased the insurance.
7. We will enter the names of all students that have purchased coverage into our system. School Districts are given an administrative access code to our website (www.sas-mn.com) Because of privacy issues this information should not be shared with the general public. After successfully entering in the code, you will have access to the Master Policy, roster of enrolled students, and claim status. A downloadable version of your brochure (English & Spanish) along with a claim form is available under "K-12 Students & Parents" section of the website.