



Downey Unified School District

Gallegos Administration Center

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July 2024

Dear Parent/Guardian:

MEDICAL INSURANCE PROTECTION FOR YOUR CHILD

Even though we take many precautions to protect your child from injuries, accidents can and do happen while students are participating in school activities on campus, on school trips, and during extra-curricular activities and sports.

Although **DOWNEY UNIFIED SCHOOL DISTRICT DOES NOT CARRY MEDICAL OR DENTAL INSURANCE FOR YOUR CHILD**, we do make available to you a variety of low-cost medical/dental insurance plans for School Year 2024-2025 through Myers-Stevens & Toohey & Co., Inc.

Options are available to cover your child 24/7, anywhere in the world or you can limit coverage to school-related injuries only. The plans do not restrict your choice of doctors or hospitals. However, you'll also have access to an extensive network of providers with discounted fees. Seeking care through contracted providers may further reduce your out-of-pocket costs, particularly if your child needs surgery or hospitalization.

Also offered is the pay-as-you-go *Student Accident & Sickness Plan* which covers sickness as well as injury, in and out of school. The *Dental Accident* plan can be of particular value with younger students as final treatment to injured teeth often needs to be deferred until after they mature.

Common emergency benefits – Regardless of the benefit level selected, all of the accident medical plans and the *Student Accident & Sickness Plan* will cover eligible charges for *Ambulance, Emergency Room and Emergency Room Physician* at 100% of Usual, Customary and Reasonable charges (UCR) up to plan limits.

Enhanced benefits for qualified concussions – If an insured student suffers a concussion while participating in any covered activity and is consequently removed from play from his/her interscholastic sport per the school's formal concussion protocols, then any deductible or inside limit features of the plan are waived and eligible charges for the evaluation and treatment of the concussion are paid at 100% of UCR subject to remaining policy terms and conditions.

Interscholastic Sports – Please know that all plans offered (other than the Dental Accident Plan) may be used to comply with applicable state and local insurance requirements for participation in interscholastic sports (coverage for high school tackle football is offered on a stand-alone basis).

You are strongly encouraged to carefully review the information provided. If your child already has health coverage, the student insurance plans offered can also be used to expand your choice of providers and help cover the high deductibles and 30% to 40% cost sharing obligations imposed by many health plans today.

To enroll, please visit www.myers-stevens.com; instructions for enrollment are available on the website. While your child is eligible to enroll at any time, one-time-pay rates for the accident medical plans and Dental Accident Plan are the same regardless of enrollment date.

As such, you are encouraged to consider enrollment now in order to include coverage for this summer and the full 2024-2025 School Year. Once processing is completed, an ID card verifying coverage will be mailed home to you.

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

Sincerely,

A handwritten signature in blue ink, appearing to read "R. McEntire".

Robert McEntire, Ed.D.
Associate Superintendent
Business Services