

INFORMATION LETTER FOR PARENT(s)/Guardian(s) 2018-2019 SCHOOL YEAR

Supplemental student accident insurance is available for your purchase through Monarch Management Corporation.

“At-School” coverage provides accident coverage for students during the regular school session for the school year. “24- Hour” coverage (“Around-the Clock”), protects students 24 hours a day, 7 days a week, anywhere accidents might happen, anywhere in the world. This coverage provides protection from the date of enrollment until July 31, 2019. The premium (cost) of either of these optional coverages are paid “one-time only” for the year (annual payment).

Student accident insurance plans provide ACCIDENT coverage for covered activities. The plans contain limitations and exclusions. Please carefully read the online information (or brochure) for an overview of plans. If you choose to purchase this coverage, please go on-line to purchase from a smart phone or computer. This coverage is available by check or credit card purchase on-line at www.mmc-ins.com. When enrolling on-line, the coverage will be effective 24 hours after being received by the Company. If you do not have access to on-line enrollment please contact the campus office for an enrollment form and mail to:

Monarch Management, 3201 Cherry Ridge Drive, Suite D405, San Antonio, TX 78230.

If you have claims questions, please call Customer Service at 877-563-7492, or your local agent, Greg White at 903-520-7579. If you need additional information, contact your ISD.

Thank you!

El seguro de accidentes de estudiante suplemental está disponible para su compra por Monarch Management Corporation.

La cobertura "en escuela" proporciona la cobertura de accidente para estudiantes durante la sesión escolar regular para el año escolar. Cobertura "de 24 horas" (“Alrededor - el Reloj”), protege a estudiantes 24 horas por día, 7 días por semana, en todas partes los accidentes podrían pasar, en cualquier parte del mundo. Esta cobertura proporciona la protección de la fecha de la inscripción hasta el 31 de julio de 2019. El premio (el coste) de cualquiera de estas coberturas opcionales es pagado “una vez sólo” para el año (pago anual).

Los planes de seguro de accidentes de estudiante proporcionan la cobertura de ACCIDENTES para actividades cubiertas. Los planes contienen limitaciones y exclusiones. Por favor, con cuidado, lea la información en línea (o folleto) para una descripción de planes. Si usted decide comprar esta cobertura, por favor vaya en línea para comprarlo con su smartphone o computadora. Esta cobertura está disponible por la compra con cheque o tarjeta de crédito en línea en www.mmc-ins.com. Matriculando en línea, la cobertura será eficaz 24 horas después de ser recibido por la Compañía. Si usted no tiene el acceso a la inscripción en línea, por favor póngase en contacto con la oficina de campus para una forma de inscripción y mandala por correo a:

Monarch Management, 3201 Cherry Ridge Drive, Suite D405, San Antonio, TX 78230.

Si usted tiene preguntas de reclamaciones, por favor llame el Servicio de Cliente en 877-563-7492, o su agente local, Greg White en 903-520-7579. Si usted necesita mas información, póngase en contacto con su ISD oficina de campus.

Gracias!

******* ATTENTION PARENTS ***** ***** YOU ARE RESPONSIBLE *******

Under State Law, school districts are not liable for injuries that occur in school. It is important to understand that the school / district "IS NOT" responsible for medical payments or bills for your child. If your child is injured during ANY SCHOOL, ATHLETIC OR UIL SPONSORED ACTIVITY, all medical charges are "YOUR RESPONSIBILITY."

Football coverage is a separate benefit and premium. THIS INSURANCE IS PRIMARY INSURANCE TO ALL OTHER EXISTING POLICIES.

The school district has enrolled in a supplemental accident policy for the upcoming school year, which allows you the opportunity to purchase student accident insurance. You have the option of purchasing:

1. Coverage which includes UIL sponsored activities
2. Coverage without UIL sponsored activities

Please note this is a limited benefit policy and any charges above the policy limits are YOUR RESPONSIBILITY.

Plan Options include: (see costs below)

1. School Time Only which covers accidents during school time only
2. 24-Hour which covers 24 hours a day, 365 days a year, anyplace and anytime
3. Dental coverage
4. Football coverage

If you purchase voluntary coverage it will pay in the following sequence:

- It pays primary if you do not have health insurance on your child.
- If you have primary health insurance on your child then it will pay after your health insurance has paid.
- Voluntary coverage is primary and pays first if your child is insured by CHIPS or Medicaid.

VOLUNTARY STUDENT / ATHLETIC ACCIDENT INSURANCE Premier Plan Options

Annual Premium

Economy Plan Options

Annual Premium 24 Hour Coverage \$195 24 Hour Coverage – Economy \$127 At School Coverage \$ 93 At School Coverage – Economy \$ 64 24 Hour Coverage – Premier

(without Sports)

\$ 95 24 Hour Coverage – Economy

(without Sports)

62 At School Coverage – Premier

(without Sports)

\$ 20 At School Coverage– Economy

(without Sports)

\$ 13

Extended Dental Coverage \$ 9 Extended Dental Coverage \$ 9 Football Coverage (10–12) - Premier \$288 Football Coverage (10–12) - Economy \$187 Spring Football (9-12) - Premier \$116 Spring Football (9-12) - Economy \$ 75

For additional information and to enroll your child in one of these Voluntary Student / Athletic Accident Insurance:

1. Go online to: www.mmc-ins.com 2. Click ENROLL NOW 3. Select your child’s school district from the drop down menu and follow the enrollment questions. MasterCard and Visa are accepted.

Contact Monarch Management Corporation at 1-800-662-2778 with additional questions

The above is a brief description of rates and benefits available under this plan. This is not a contract, policy, or outline of coverage. All benefits are subject to maximum amounts, limits, exclusions and other policy provisions.

Visit www.mmc-ins.com for more information.

VOLUNTARY ACCIDENT INSURANCE

HOW TO ENROLL:

Enrolling online is easy and takes only a few minutes

1. Go to www.mmc-ins.com and click on ENROLL

NOW button

2. SELECT the name of the SCHOOL DISTRICT where

your child is enrolled and click SUBMIT

3. Enter the RESPONSIBLE PARTY's information and
click NEXT

4. Enter the STUDENT's information and click NEXT

5. Select the PLAN in which you want your student
to be enrolled and click NEXT

6. Review the plan selected for your student. Add
additional students as needed.

7. ENTER PAYMENT information. Check or Credit

Cards are welcome. Once you click CONTINUE you will receive 2 emails:

1. Confirmation of your processed purchase

2. Confirmation of your policy and coverage
information.

NOTE: Please check spam and junk mail if you do not receive in your inbox within 24 hours of purchase.

Melany White | melany@achievefinancialgroup.com | 214.549.9000 www.achievefinancialgroup.com | Texas
Monarch Management Corporation | www.mmc-ins.com

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VOLUNTARY INSURANCE FREQUENTLY ASKED QUESTIONS

1. Where can I get a claim form?

Claim forms are available online at www.mmc-ins.com in the bottom "FORMS" Section or you can request one to be sent to you via email or fax by calling us at 1-800-662-2778.

2. Does the Hospital / Doctor file my claim, and do I leave the claim form with the Provider?

The injured student's parents are responsible for ensuring the claim form, detailed bills and Explanations of Benefits from other insurance carriers are sent into the claims department for processing in a timely manner. The fax number and address is on the front of the claim form.

3. What if I have other insurance?

If you purchase voluntary coverage it will pay in the following sequence: It pays primary if you do not have health insurance on your child. If you have primary health insurance on your child then it will pay after your health insurance has paid. Voluntary coverage is primary and pays first if your child is insured by CHIPS or Medicaid.

4. How long do I have to seek treatment and submit a claim?

Each claimant must seek treatment from a licensed physician within 90 days of the date of the accident. The claim form must be submitted within that time frame, also. The sooner the better on both treatment and claim filing.

5. Where do I find a list of participating network doctors and facilities?

If the parents have a family insurance plan, they should use the network recommended by that plan. If not, they should use the services of a MultiPlan Network provider. You may also check the MultiPlan website for providers at

: <http://www.multiplan.com/search/search-2.cfm?originator=84451>

6. Who do I call to check the status of a claim?

You can call WebTPA at 877-563-7492 and select option 4 for claim status

7. Is there a deductible with this policy? No

8. Does the school insurance cover everything?

The school accident insurance is a benefit provided by your school district, and is meant

to supplement personal health insurance. It has internal policy limits, and was not intended to cover every injury or expense. For example: the School Time Plan covers students during school hours the 24 Hour Plan covers students 24 hours a day, 365 days a year.

The above is a brief description of rates and benefits available under this plan. This is not a contract, policy, or outline of coverage. All benefits are subject to maximum amounts, limits, exclusions and other policy provisions.

Visit www.mmc-ins.com for more information.