



**St. Mary's County Public Schools**  
**Department of Fiscal Services and**  
**Human Resources**

23160 Moakley Street, Suite 107  
Leonardtown, Maryland 20650

**Ms. Tammy McCourt**  
Assistant Superintendent

Phone: 301-475-5511 ext. 32247; Fax: 301-475-4228

**MEMORANDUM**

**To:** All Principals

**From:** Tammy McCourt  
Assistant Superintendent of Fiscal Services and Human Resources

**Date:** August 1, 2016

**Re:** 2016/2017 Student Accident Insurance – **ACTION REQUIRED**

During the course of the next several weeks you will be receiving the materials described below relating to voluntary student accident insurance. It will be arriving through Metro. These materials include:

1. Student accident online enrollment instructions.
2. FY2016 Student Accident Insurance Program Fact Sheet.
3. A letter for you to send home to parents informing them of general requirements and the insurance availability.
4. 100 Student accident enrollment brochures. These are to keep on hand if a parent is not able to go online to enroll.

**Items 1, 2, and 3 should be sent “as one package” to all students/parents.**

You will note that the company is providing an “Initial Enrollment” period (coverage becomes effective the first day of school if signed, and enrollment form and premium are received **before the twentieth school day**), to allow each student time to receive the materials and enroll to have coverage from the first day of school. Students who do not enroll during this “Initial Enrollment” period may still purchase the coverage later in the year, but such coverage will become effective on the day the insurance carrier receives the application and payment. Upon receipt of payment, the parent/guardian will now receive an ID card to use as proof of insurance coverage for doctors, hospitals, etc.

The Student Accident Insurance is an excellent value for many parents. Parents who have other medical insurance may use this plan to cover deductibles and co-insurance payments not paid by their basic carrier. Parents who have no other medical coverage, may be able to use this plan to help with bills resulting from accidents. Even minor injuries can cause large medical bills like emergency room charges by the hospital, emergency room doctors, radiologist fees for reading X-rays, laboratory fees for tests, etc. Also offered is an optional Extended Dental coverage plan.

I encourage you to remind parents of this program at P.T.A. meetings, organizational meeting of sports teams, etc. Encouraging participation in Student Accident Insurance is also one way to minimize

the occurrence of liability lawsuits, as it will often help cover the “gap” in medical coverage they may have.

For high school principals, you should be aware that we have also provided Dr. Roper with student accident online enrollment instructions to be distributed in advance to the athletic directors, to assist them in dealing with fall sport requirements and questions.

Also enclosed is a “Fact Sheet” which I thought might be a helpful summary for you to use with parents, and your own “reference package” containing one of each of the items as previously mentioned. I encourage you to review it carefully. For a relatively small amount, a parent/guardian can take out insurance coverage that will pay off in case of an accident-covering a deductible, providing dental insurance where there may be none and it could be critical if there is no medical insurance. If you have a question about the insurance coverage plans offered, call the toll-free number listed below.

And remember, our own St. Mary’s County Public Schools’ school accident reports require you to indicate with a “✓” in the upper right-hand corner if the student is enrolled. PLEASE have the person responsible for completing the form check to see if the student is enrolled (we will be providing you with a list which will be sent to us quarterly by Student Resources in September, December, March and June) and take the time then, to complete the top half of the Report of School Accident form and send it home with the accident report.

For customer service inquires about the plans, you, your staff, or any parent may call the insurance plan administrator, K&K Insurance, toll-free at 1-855-742-3135 during the week, Monday through Friday, from 8:00 a.m. to 5:00 p.m. with questions involving the various plans/coverages. If you reach only voice mail, and need immediate assistance you can also contact Cheryl Norris at 1-800-441-3994 ext. 5885. You may also contact Cheryl Norris by e-mail at Cheryl.Norris@kandkinsurance.com. All claim and insurance benefit questions should be addressed through K&K Insurance Company by contacting Claims Customer Service at 1-800-237-2917.

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Dr. Roper