

August 2023

### Student Insurance

Forest Hills Public Schools is providing student medical insurance coverage for any student injured at school or during a school related activity including athletics.

**The above coverage is secondary to any student or family medical insurance.** In effect, the District's medical insurance will cover medical costs for school related injuries that are not covered by the family's medical insurance as long as the injury falls within the range of coverage.

There is no longer a need for an athlete to purchase medical coverage. All athletes are covered under this program.

**If a family wishes to improve upon the district's plan, additional options are available for individual purchase.**

**24-Hour Accident Coverage** (\$25,000 maximum)

\$220.00

Extends the coverage to 24 hours per day, seven days per week, for all accidental injuries. Such injuries do not have to be school related.

**24-Hour Dental Accident Coverage**

\$15.00

Provides 24-hour coverage for dental injuries for students. Such injuries do not have to be school related. This coverage can only be purchased in conjunction with the 24-Hour accident coverage.

These optional coverages are especially valuable to parents or guardians without medical coverage or to those with limited coverage. As a supplemental policy, it pays the first \$100 of medical costs before filing on other policies. Those items not covered by other insurance will be paid within the coverage limits.

**To enroll:**

**PURCHASE COVERAGE ON-LINE** (with Visa or MasterCard) at [www.1stAgency.com](http://www.1stAgency.com) and then follow directions at "Find Your School."

OR YOU MAY

**PRINT BROCHURE PDF FROM SCHOOL DISTRICT PAGE** at [www.1stAgency.com](http://www.1stAgency.com) and pay with check or money order.