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July 1, 2018

To: All Parents and Guardians

From: Lucious B. Rounsaville, Jr., Risk Manager

**RE: Student Accident Insurance**

Dear Parents and Guardians:

Fulton County Schools (FCS) provides access to **Student Accident Insurance** coverage through T. W. Lord & Associates. A summary of coverages are provided below for your information, review and convenience. If your child(ren) is/are not covered under a family medical plan or some other medical program, medical attention to your child(ren) could be delayed and/or interrupted. The program offered through T. W. Lord & Associates is being offered as a convenience to parents and guardians and is being provided solely as a service by the District.

Please be advised and it is extremely important that you are aware and understand that in general FCS may not liable or responsible for student injuries/accidents or the medical expenses associated with such injuries/accidents occurring on District property or while participating in a District sponsored event(s). FCS does not purchase student accident insurance for students. Your child(ren) should be covered under a family medical plan or some other medical program such as Medicaid, PeachCare, etc., that would cover a child for accidental injuries and medical treatment, if necessary.

**Please make sure you are aware of how your child(ren) will be covered medically if an accidental injury should occur requiring more than first aid.**

**Hard copies of the Student Accident and Football Accident Insurance Plan brochures will not be available in schools, but are available electronically on the Risk Management Public Portal: (<http://www.fultonschools.org/en/divisions/finserv/Pages/RISKMANAGEMENT.aspx>), including a link to purchase online.**

A summary of coverages and premiums for 2018-19 school year are as follows:

<u>Plan</u>	<u>Cost</u>	<u>Plan</u>	<u>Cost</u>
Basic School Time	\$ 19.50	Basic Football (incl. Spring)	\$ 98.50
Preferred School Time	\$ 32.00	Preferred Football (incl. Spring)	\$168.50
Basic 24-Hour Coverage	\$ 85.00	Basic Football (Sr. No Spring)	\$ 79.50
Preferred 24-Hour Coverage	\$135.00	Preferred Football (Sr. No Spring)	\$139.50
Basic 24-Hour Summer Only	\$ 29.00	Basic Spring Football (New Players)	\$ 19.00
Preferred 24-Hour Summer Only	\$ 44.00	Preferred Spring Football (New Players)	\$ 29.00
Full Time Accidental Dental	\$ 7.00		
<b><u>Premier Option</u></b>			
Premier School-Time	\$ 49.00	Premier Football (incl. Spring)	\$278.00
Premier 24-hour coverage	\$225.00	Premier Football (Sr. No Spring)	\$229.00
Premier 24-Hour Summer Only	\$ 69.00	Premier Spring Football (New Players)	\$ 49.00

You may also contact T. W. Lord at (770) 427-2461 for additional information on obtaining coverage, or you may contact the Risk Management Department at (470) 254-2176 or via email at [Chisholmn@fultonschools.org](mailto:Chisholmn@fultonschools.org).

Thank you.