

SCHOLASTIC INSURANCE
Student Accident Insurance

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April 22, 2025

Tim Schlosser
Simpson County Schools
430 S College
Franklin, KY 42134

RE: 2025-2026 Student Accident Insurance and Catastrophic Accident Insurance Renewal Extension

Dear Tim:

Thank you for your trust and confidence in Scholastic Insurance (KidGuard Insurance) for the past few years. We are excited to announce that as part of our ongoing commitment to providing exceptional service with expanding benefits, and providing comprehensive coverage solutions, that all 2025 Reliance Standard renewals will be underwritten by Everest Reinsurance Company, an A+ rated carrier by AM Best. Your current Student Accident Insurance program will automatically transition to Everest Reinsurance Company with no action required on your part other than signing and returning this Authorization form prior to your current policy's expiration date of 7/1/2025. Official non-renewal notice from Reliance Standard, a state required formality, is included with this Renewal Authorization.

Your 2025-2026 Everest renewal policy will include more generous benefits (see pg. 4) **WITHOUT impacting your premium**, along with the four entirely new and extremely valuable benefits that enhance protection for your students below:

1. **Home Tutoring Benefit:** Provides up to \$5,000 in coverage when a covered loss prevents a student from attending school.
2. **Expanded Medical Treatment Benefit:** Extends coverage to include benefits for injuries caused by repetitive motion, strains, sprains, hernia, tennis elbow, tendonitis, bursitis, and muscle tears.
3. **Extended Dental Treatment Benefit:** Benefits for treatment, repair, and replacement of each injured natural tooth, including examination, diagnosis, x-ray, restorative treatment, endodontic services.
4. **Crisis Death Benefit:** Provides additional coverage when a student's death is caused by another person's use of a gun, knife, or other deadly weapon in an *Act of Violence* while insured under this Policy.

Important points about this transition:

- All existing processes, including claims submission and handling, remain exactly the same.
- Coverage continues uninterrupted.
- Your trusted claims management team at Scholastic Insurance/KidGuard remains unchanged
- Your day-to-day contacts and service procedures stay the same

Catastrophic Accident coverage is also renewing, also with **no rate increase**. Catastrophic Coverage is coverage that schools purchase that cover more serious injuries to students that require prolonged recovery periods. This coverage has a \$25,000 deductible that dovetails with the maximum on the Student Accident policy. Once medical expenses reach \$25,000 on the Student Accident policy, the CAT policy is triggered with higher maximums (\$5M) and longer benefit periods (10 years). Simply answer the questions below and we can secure coverage.

2025-2026 GROUP ALL SCHOOL ACCIDENT INSURANCE
Coverage For all Students, Grades PK-12
Coverage Effective 07/01/2025-7/1/2026

Coverage for All Students --- Basic Plan (0-\$25,000.00) \$15,560.00

Coverage for All Students --- Catastrophe plan (\$25,000 - \$5,000,000) \$ TBD*

*** To provide you with a Catastrophic Accident renewal, please provide the following information:**

- **Estimated number of Grades 6-8 Athletes: _____ (last year's #: 200)**
- **Total # of Pk -12 students: _____ (last year's #: 2,900)**

*****We will invoice you in June 2025*****

CC: Charles M. Moore Insurance
Attn: Robert Fuller
417 N Main
Franklin, KY 42134

SIMPSON COUNTY SCHOOLS

STUDENT INSURANCE EXTENSION REQUEST

☐ **ONE YEAR EXTENSION AND RATE GUARANTEE**

Simpson County Schools elects to extend benefits and coverage under our current accident insurance plan through the 2025-2026 school year at the following annual rates and coverage levels:

2025-2026 GROUP ALL SCHOOL ACCIDENT INSURANCE

Premium unchanged: \$15,560.00
Coverage For all Students, Grades PK-12
Basic Plan – (0-\$25,000.00)
+ Catastrophe Plan (\$25,000 - \$5,000,000)

☐ Simpson County Schools declines extension of coverage and rate guarantee at this time.

Signature of authorized school official: _____ Title: _____ Date : _____

Signature of licensed insurance agent: _____ Title: _____ Date: _____

Please Respond by Mail, Email or Fax Prior to May 20, 2025

SCHOLASTIC INSURANCE
PO Box 784268
Winter Garden, FL 34778
800-872-1953 FAX 407-798-0296
Email: Manny.cocurull@kidguardinsurance.com

Benefit Comparison	Reliance Benefit	Everest Benefit
Maximum Limit Per Covered Injury	\$25,000.00	\$25,000.00
Hospital Room and Board	Up to \$400 Per Day	URC Up to \$750 Per Day
Accidental Death	\$0	\$10,000
Dismemberment	\$0	Up to \$10,000
In-Patient Hospital ICU	Intensive Care up to \$1,500 Per Day	Intensive Care URC up to \$1,500.00 Per Day
Ambulance (Air or Ground)	Up to \$400	URC up to \$500
Medical Emergency Care	Up to \$1,000 within 72 hours of an eligible accident.	\$1,000 within 72 hours of an eligible accident.
Outpatient Hospital or Surgi-Center	Up to \$2,000	URC up to \$2,000
Outpatient Diagnostic X-Rays	\$400 combined with MRI, CAT	URC up to \$500
Outpatient Diagnostic MRI, CAT	\$400 combined with X-Ray	URC up to \$500
Lab Testing	\$0	URC up to \$250
Surgeon Treatment	\$2,000	URC up to \$3,000.00
Assistant Surgeon	25% of the Surgeon Benefit	URC up to \$1,000.00
Anesthesiologist and CRNA	25% of the Surgeon Benefit	URC Up to \$1,000.00
Nursing Care Benefit	\$0	\$250/day up to \$10,000.00
Physician Assistant	\$50.00 Per Visit	URC up to \$250.00 Per Visit
Physician Non-Surgical Follow-Ups	\$50.00 Per Visit	URC up to \$250.00 Per Visit
Durable Medical Equipment/Appliances	Up to \$300	URC up to \$500
Physical Therapy	\$400.00 (10 visits @ \$40.00)	up to \$500 @ \$50/visit 10 visits
Eyeglasses, Contacts, Hearing Aids	\$50.00	Up to \$250
Prescription Drugs	\$50.00	URC up to \$250
Heat Stroke/Exhaustion	Up to \$0	URC up to \$25,000
Accidental Dental Injury Benefit	\$200.00 per tooth	\$300.00 per tooth
Expanded Medical	\$0.00	URC up to \$25,000
Motor Vehicle Related Injury	\$500.00	URC up to \$25,000

Usual, Reasonable, and Customary (URC) is the fee commonly charged by a healthcare provider for a specific service or procedure that is considered appropriate based on the complexity of the service, the provider's expertise, and other relevant factors including the range of fees charged by healthcare providers in a specific geographic area for the same or similar services.

Additional Benefits offered by Everest Insurance.

Crisis Death	\$10,000 per Covered Person up to \$100,000 per Covered Event for deaths resulting from acts of violence involving deadly weapons.
Expanded Medical	Up to \$25,000 per Covered Accident providing benefits for repetitive motion injuries, strains, sprains, hernia, tennis elbow, tendonitis, bursitis, and muscle tears.
Extended Dental	Additional \$1,000, up to 2 years after date of injury providing benefits for treatment, repair, and replacement of each injured natural tooth, including examination, diagnosis, x-ray, restorative treatment, endodontic services
Home Tutoring	Up to \$5,000 in coverage when a covered loss prevents student attendance