


**MEMORANDUM**

July 16, 2018

**TO:** All School Principals  
**FROM:** Michael G. Fox, Risk and Benefits Officer  
Office of Risk and Benefits Management 

**SUBJECT: 2018-2019 STUDENT ACCIDENT INSURANCE PROGRAM**

The student accident insurance program provides M-DCPS students and their families with a means to pay medical bills, if they are involved in an accident, at very low cost. Please make sure all children are provided the opportunity to enroll in this important coverage.

The School Board of Miami-Dade County has selected Starr Indemnity and Liability Company through Insurance For Students (IFS) as the provider for the voluntary student accident insurance program for 2018-2019 school year. This low cost accident coverage is offered to all students at the beginning of the school year, and is also offered to new students entering M-DCPS throughout the year. Students purchase the coverage voluntarily at their own expense.

**Health Special Risk, Inc. (HSR)** continues to be the administrator for this program. In an effort to be "greener", students will receive a flyer outlining online enrollment procedures to take home to their parents or guardians and they are encouraged to enroll online at [www.K12StudentInsurance.com](http://www.K12StudentInsurance.com). In addition schools will be provided with a supply of paper brochures for students who do not have the ability to enroll online. School administrators, trainers and coaches can obtain current student enrollments in the same manner they did in 2017-2018 via the **HSR FAST TRACK** web site at <https://www.hsri.com/K12FT>.

The student accident insurance program cost is as follows:

<b>COST:</b>	<b>BASIC BENEFITS</b>	
	<b>SCHOOL TIME ONLY COVERAGE (Pre-K - 6):</b>	<b>\$ 15.00</b>
	(DENTAL INCLUDED)	
	(Includes Before/After School Program)	
	<b>BASIC BENEFITS</b>	
	<b>SCHOOL TIME ONLY COVERAGE (7 - 12):</b>	<b>\$ 16.00</b>
	(DENTAL INCLUDED)	
	(Includes Vocational, Adult, and Faculty)	
	<b>BASIC BENEFITS</b>	
	<b>24-HOUR COVERAGE (Pre-K – 12):</b>	<b>\$73.00</b>
	(DENTAL INCLUDED)	

**INSURER:** STARR INDEMNITY & LIABILITY COMPANY

AGENT: INSURANCE FOR STUDENT, INC.  
PLAN ADMINISTRATOR: HSR, HEALTH SPECIAL RISK, INC.

All schools should have their boxes of student accident supplies, including brochures, home room envelopes, claim forms, etc., by August 10, 2018. It is important that each child be provided a flyer on the first day of school. Students who enroll via paper enrollment should return their completed enrollment form and payment so that they form and premium may be returned in the prepaid envelopes provide by September 7, 2018.

Any student wishing to enroll after September 10, 2018, must forward the enrollment form and payment directly to HSR or enroll online.

Please ensure that all new students who enroll throughout the school year are provided a flyer.

In the event you do not receive your enrollment materials, or if you have any questions, please feel free to contact Ms. Gabriela Hernandez, Risk Compliance Assistant, at 305 995-7133, Office of Risk and Benefits Management.

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MGF2018-2019 M-11

cc: Mr. Ron Y. Steiger  
Mrs. Rosa Novo  
Mr. Jorge L. Davila