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DISTRICT OFFICE
930 Westacre Road
West Sacramento, CA 95691

TEL (916) 375-7600
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www.wusd.k12.ca.us

2018-2019 School Year

Dear Parent/Guardian:

Washington Unified School District does not carry medical or dental insurance for students injured on school premises, while under school jurisdiction, or while participating in school district activities. For this reason, the school district has arranged a student accident insurance program for your review and consideration. This insurance program is optional and complies with the CA Education Code, which permits distribution of necessary information from the company providing the coverage. The following types of student accident insurance plans are available:

- 1) 24-Hour Plan: Covers injuries caused by accidents occurring anytime (24 hours/day), anywhere in the world. Coverage also includes participation in certain organized youth sports.
Annual COST: High Option- \$210.00 Mid-Option- \$105.00 Low Option- \$82.00

- 2) School-Time Plan: Covers injuries caused by accidents occurring: (1) at school during the school day; (2) while participating in school-sponsored & supervised activities, and (3) during the direct and uninterrupted travel to and from the insurer's residence and scheduled classes.
Annual COST: High Option: \$43.00 Mid-Option- \$28.00 Low Option- \$14.00

- 3) Tackle Football Coverage: Covers injuries received while participating in sponsored or supervised Sr. High School Interscholastic Football games or practice sessions, or traveling to, during, or after such activities as a member of a group in transportation furnished or arranged for by the policy holder.
Annual COST: High Option- \$215.00 Mid-Option- \$115.00 Low Option- \$85.00

The **Applications, Description of Benefits and Claim Forms** are available electronically to you and the students. To access the application on line, please follow the steps listed below:

1. Log on to www.k12specialmarkets.com
2. Click on Student Insurance Tab
3. Click on K-12 Students
4. Click on Benefits and Application
5. Print, review benefits, complete application and mail.

If you choose to purchase this insurance, please return the completed application, with the correct premium, to the insurance company directly. Although you may already have medical insurance for your student, purchase of this additional coverage could assist you with deductibles and balances left unpaid by your primary insurance carrier. The district is not responsible for amounts not covered by the plan.

If you have any further questions or need additional information about any of the student accident insurance plans, please contact the Student Insurance Company toll free at (800) 367-5830.

Respectfully,

A handwritten signature in black ink, appearing to read "Jenny Geminder". The signature is written in a cursive, flowing style.

Jenny Geminder
Risk/Benefits Manager
Human Resources Department
Washington Unified School District

Student Accident Medical Insurance Program



Student Insurance
10801 National Blvd., Suite 603
Los Angeles, CA 90064
(310) 826-5688

Underwritten by
Gerber Life Insurance Company

Coverage available in California only. Please contact National Representative.

STUDENT ACCIDENT MEDICAL INSURANCE

Educators and administrators are looking for an accident medical insurance program their school(s) need and students deserve. The Student Accident insurance program underwritten by Gerber Life Insurance Company (the Company) is such a plan. A.M. Best rates Gerber Life "A" (Excellent) for financial condition. For the latest information on ratings, please visit www.ambest.com.

OPTIONAL COVERAGE WHO IS COVERED AND WHEN**

Eligibility: All enrolled students of the school, Pre-K through 12th grade, if premium is paid for.

**Under "Optional Coverage" all students must be given the opportunity to enroll. Premiums are the responsibility of the individual student and/or their parent/legal guardian.

OPTIONAL SCHOOL-TIME ACCIDENT COVERAGE

Coverage and Limitations stated for Medical Expense Benefits selected by the Insured apply. The School-Time Accident Coverage excludes students participating in high school interscholastic tackle football and/or all interscholastic sports as stated for in the Application. Each Insured who pays the additional premium required for this benefit is insured under this provision. Coverage starts on the date of premium receipt, but not before the start of the school year. The Insured's coverage will end at the close of the regular nine-month school term, except while the Insured is attending academic classroom sessions exclusively sponsored and solely supervised by the school during the summer. All provisions of the Policy, including all Coverage and Limitations, Maximums and Exclusions, apply to Insureds covered under this provision.

OPTIONAL 24-HOUR ACCIDENT COVERAGE

Coverage and Limitations stated for Medical Expense Benefits selected by the Insured apply. The 24-Hour Accident Coverage excludes students participating in high school interscholastic tackle football and/or all interscholastic sports as stated for in the Application. Each Insured who pays the additional premium required for this benefit is insured under this provision. Insurance coverage is provided, 24-Hours per day. Provides coverage during the weekends and vacation periods including the entire summer. Students are protected while at Home or away. Coverage starts on the date of premium receipt (but not before the start of the school year). It ends when school reopens for the following school year. All provisions of the Policy, including all Coverage and Limitations, Maximums and Exclusions, apply to Insureds covered under this provision.

OPTIONAL 24- HOUR ACCIDENT COVERAGE (EXTENSION)

Insurance coverage is extended to provide for covered injuries that occur other than during the hours and days when school is in session and/or while attending or participating in school sponsored and supervised activities on or off school premises. The Extended Accident Coverage provides coverage during the weekends and Vacation periods, including the entire summer. No coverage is provided for participation in interscholastic tackle football. No coverage is provided for participating in Interscholastic Sports or school sponsored/supervised activities covered under the Student Accident Insurance Program purchased by the school. Coverage starts on the date of premium receipt (but not before the start of the school year). It ends when school reopens for the following school year.

OPTIONAL INTERSCHOLASTIC FOOTBALL COVERAGE

Coverage and Limitations stated for Medical Expense Benefits selected by the Insured apply. Each Insured who pays the additional premium required for this benefit is insured under this provision. Travel is also covered when going directly and uninterruptedly to and from the practice and competition. Ninth graders who play with 9th graders only are not charged for football coverage. Their School-Time or 24-Hour coverage will apply if purchased. Additional premium is required by the Insured for this coverage. All other provisions of the Policy, including all Coverage and Limitations, Maximums and Exclusions, apply to Insureds covered under this provision.

OPTIONAL 24-HOUR ACCIDENT DENTAL COVERAGE

Injury must be treated within 60 days after the accident occurs. Medical Expense Benefits are payable within 12 months after the date of Injury. The maximum eligible expenses payable per covered Injury is \$25,000. In addition, when the dentist certifies that treatment must be deferred until after the Benefit Period, deferred benefits will be paid to a maximum of \$1,000. Each Insured who pays the additional premium required for this benefit is insured under this provision. Coverage starts on the date of premium receipt, but not before the start of the school year. It ends when school reopens for the following school year. This provision covers Accidents occurring anytime and anywhere. The Insured must be treated by a legally qualified dentist who is not a member of the Insured's Immediate Family for Injury to teeth. The Company will then pay the Reasonable Expense which is Medically Necessary. Coverage is limited to treatment of sound, natural teeth. The maximum benefit payable under this provision is stated in the Policy. All other provisions of the Policy, including all Coverage and Limitations, Maximums and Exclusions, apply to Insureds covered under this provision.

DEFINITIONS

Hospital means an institution that meets all of the following: 1) it is licensed as a Hospital pursuant to applicable law; 2) it is primarily and continuously engaged in providing medical care and treatment to sick and injured persons; 3) it is managed under the supervision of a staff of medical doctors; 4) it provides 24-hour nursing services by or under the supervision of a graduate registered nurse (R.N.); 5) it has medical, diagnostic and treatment facilities, with major surgical facilities on its premises, or available on a prearranged basis; and 6) it charges for its services.

Hospital also means a psychiatric hospital as defined by Medicare. It must be eligible to receive payments under Medicare. A Hospital is mainly not a place for rest, a place for the aged, a place for the treatment of drug addicts or alcoholics, or a nursing home.

Injury means bodily injury caused by an Accident. The Injury must occur while the Policy is in force and while the Insured is covered under the Policy. The Injury must be sustained as stated on the face page of the Policy, except where specifically stated otherwise in the Policy.

Reasonable Expense means the average amount charged by most providers for treatment, service or supplies in the geographic area where the treatment, service or supply is provided. Such services and supplies must be recommended and approved by a Physician.

HOSPITAL AND PROFESSIONAL SERVICES

The Company will pay Reasonable Expenses incurred for a covered Injury. The Injury must be treated within the number of days stated in the Schedule of Benefits. Services must be given: (1) by a Physician; (2) for Medically Necessary treatment; and (3) within the time limit stated in the Schedule of Benefits. Benefits are paid to the maximum stated in the Schedule of Benefits for any one Injury for Reasonable Expenses which are in excess of the Deductible. Benefits under this provision are subject to all other provisions of the Policy, including all Coverage and Limitations, Maximums and Exclusions.

COUNSELING BENEFIT

If as a result of an Act of Violence an Insured is killed while on School Property, the Company will pay a lump sum of \$5,000 for Counseling Services. The lump sum benefit will be paid directly to the covered School or to the hospital or person rendering such services after the commencement of Counseling Services. The company will not pay for any expense for loss due to participation in a riot or insurrection. All provisions in this Policy apply to this coverage.

Definitions for the purpose of this section: **Act of Violence** means an Injury inflicted by a person with malicious intent to cause bodily harm. **Counseling Services** means psychiatric/psychological counseling that is under the care, supervision, or direction of a professional counselor or Physician and essential to assist the Insured in coping with the Act of Violence. Counseling Services must be: a) Arranged by the covered School; b) Provided to a living Insured due to an Act of Violence; and c) Received during the Benefit Period shown on the Schedule of Benefits. **School Property** means the physical location of the covered School or the location of an activity or event approved by the covered School.

EXCESS COVERAGE

The Company will pay Reasonable Expenses that are not recoverable from any Other Plan. The Company will determine the amount of benefits provided by Other Plans without reference to any coordination of benefits, non-duplication of benefits, or similar provisions. The amount from Other Plans includes any amount, to which the Insured is entitled, whether or not a claim is made for the benefits. This Blanket Student Accident Insurance is secondary to all other policies.

This provision will not apply if the total Reasonable Expenses incurred for Hospital and Professional Services Benefits are less than the amount stated in the Schedule of Benefits under Excess Coverage Applicability.

ACCIDENTAL DEATH, DISMEMBERMENT, OR LOSS OF SIGHT

When a covered Injury results in any of the Losses to the Insured which are stated in the Schedule of Benefits for Accidental Death, Dismemberment, or Loss of Sight then the Company will pay the benefit stated in the schedule for that Loss. The Loss must be sustained within 365 days after the date of the Accident.

The maximum benefit payable under this provision is stated in the Schedule of Benefits under Maximums and Benefit Period: 1) Life 2) Both Hands or Both Feet or Sight of Both Eyes; 3) Loss of One Hand and One Foot; 4) Loss of One Hand and Entire Sight of One Eye; 5) Loss of One Foot and Entire Sight of One Eye; 6) Loss of One Hand or Foot; 7) Loss of Sight in One Eye; 8) Loss of Thumb and Index Finger of the Same Hand.

Half of the maximum benefit will be paid for the Loss of one Hand, one Foot or the Sight of one eye.

Loss of Hand or Foot means the complete Severance through or above the wrist or ankle joint. Loss of Sight means the total, permanent Loss of Sight in One Eye. The Loss of Sight must be irrecoverable by natural, surgical or artificial means. Loss of Thumb and Index Finger of the Same Hand means complete Severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand). Severance means the complete separation and dismemberment of the part from the body.

If the Insured suffers more than one of the above covered losses as a result of the same Accident the total amount the Company will pay is the maximum benefit.

Benefits paid under this provision will be paid in addition to any other benefits provided by the Policy.

Benefits under this provision are subject to all other provisions of the Policy, including all Coverage and Limitations, Maximums and Exclusions.

EXCLUSIONS

No Benefits are payable for Hospital and Professional Services for the following: 1) Injuries which are not caused by an Accident; 2) Treatment for hernia, regardless of cause, Osgood Schlatter's disease, or osteochondritis; 3) Injury sustained as a result of operating, riding in or upon, or alighting from a two-, three-, or four-wheeled recreational motor vehicle or snowmobile; 4) Aggravation, during a Regularly Scheduled Activity, of an Injury the Insured suffered before participating in that Regularly Scheduled Activity, unless the Company receives a written medical release from the Insured's Physician; 5) Injury sustained as a result of practice or play in interscholastic tackle football and/or sports, unless the premium required under the Football and/or Sports Coverage provision has been paid; 6) Any expense for which benefits are payable under a Catastrophic Accident Insurance Program of the State Interscholastic Activities Association; 7) Treatment performed by a member of the Insured's Immediate Family or by a person retained by the School; 8) Injury caused by war or acts of war; suicide or intentionally self-inflicted Injury, while sane or insane; violating or attempting to violate the law; the taking part in any illegal occupation; fighting or brawling except in self defense; being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs; or being under the influence of any drugs or narcotic unless administered by or on the advice of a Physician; 9) Medical expenses for which the Insured is entitled to benefits under any (a) Workers' Compensation act; or (b) mandatory no-fault automobile insurance contract; or similar legislation; 10) Expense incurred for treatment of temporomandibular joint dysfunction and associated myofascial pain; and 11) Expenses incurred for experimental or investigational treatment or procedures.

NOTICE OF CLAIM

Written notice of claim must be given to the Company within 90 days after the occurrence or commencement of any loss covered by this policy, or as soon thereafter as is reasonably possible. Notice given by or on behalf of the Named Insured to the Company, with information sufficient to identify the Named Insured shall be deemed notice to the Company. Written proof of loss must be furnished to the Company at its said office within 90 days after the date of such loss.

In the event of an Accident, students should:

1. Secure treatment at the nearest medical facility of their choice.
2. Obtain a receipt (if payment of any bills were made) and itemized copy of charges from the provider of medical services and send copies of their itemized bills, primary insurance Explanation of Benefits and the fully completed and **signed** accident claim form to the claims office – mail all correspondence to WEB-TPA, P.O. Box 2415, Grapevine, TX 76099-2415.
3. **Call 1-866-975-9468** with any Claims questions.

National Representative



Phone: (800) 727-7642 Fax: (715) 344-6126
information@specialmarkets.com
specialmarkets.com

IMPORTANT NOTICE – THE POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

This brochure has been designed to illustrate the highlights of this insurance and it does not include all coverage details. All information in this brochure is subject to the provisions of Policy Form COL-11(CA), underwritten by Gerber Life Insurance Company. If there is any conflict between this brochure and the Policy, the Policy will prevail.

Note: Please see the Master Policy for complete and individual state details.

Maximum Benefit	High	Medium	Low
Optional School-Time Coverage	\$100,000	\$50,000	\$25,000
Optional 24-Hour Coverage	\$100,000	\$50,000	\$25,000
Optional 24-Hour Coverage (Extension)	\$100,000	\$50,000	\$25,000
Optional Interscholastic Football Coverage	\$100,000	\$50,000	\$25,000
Deductible	\$0	\$0	\$0
Injuries Involving Motor Vehicles	\$10,000	\$10,000	\$10,000
Death Benefit	\$20,000	\$20,000	\$10,000
Single Dismemberment Benefit	\$10,000	\$10,000	\$5,000
Double Dismemberment Benefit	\$20,000	\$20,000	\$10,000
Loss Period (Treatment must begin within ___ days of Injury)	60	60	60
Benefit Period	One Year	One Year	One Year
Coverage	Full Excess	Full Excess	Full Excess
Hospital/Facility Services			
Inpatient			
Hospital Room and Board (Semi Private Room)	80% RE	75% RE	65% RE
Inpatient Hospital Miscellaneous	80% RE	75% RE	65% RE
Outpatient			
Free-standing Ambulatory Surgical Facility	80% RE up to \$1,500 Maximum	75% RE up to \$800 Maximum	65% RE up to \$500 Maximum
Outpatient Hospital Miscellaneous-(except physician services and x-rays paid as below)	80% RE up to \$1,500 Maximum	75% RE up to \$800 Maximum	65% RE up to \$500 Maximum
Hospital Emergency Room	80% RE up to \$1,500 Maximum	75% RE up to \$800 Maximum	65% RE up to \$500 Maximum
Physician's Services			
Surgical	80% RE	75% RE	65% RE
Assistant Surgeon	25% of Surg. Benefits	25% of Surg. Benefits	25% of Surg. Benefits
Anesthesiologist	25% of Surg. Benefits	25% of Surg. Benefits	25% of Surg. Benefits
Physician's Outpatient Treatment in connection with Physical Therapy and/or Spinal Manipulation	80% RE up to \$40/Visit/8 Visit Maximum	75% RE up to \$30/Visit/7 Visit Maximum	65% RE up to \$25/Visit/5 Visit Maximum
Physician's Non-surgical Treatment (Except as above)	80% RE	75% RE	65% RE
Other Services			
Registered Nurses' Services	80% RE	75% RE	65% RE
Prescriptions - outpatient	80% RE	75% RE	65% RE
Laboratory Tests Outpatient	80% RE	75% RE	65% RE
X-rays, includes interpretation - outpatient	80% RE	75% RE	65% RE
Diagnostic Imaging (MRI, CAT Scan, etc) includes interpretation	80% RE	75% RE	65% RE
Ground Ambulance	80% RE	75% RE	65% RE
Durable Medical Equipment (includes Orthopedic Braces & Appliances)	80% RE	75% RE	65% RE
Dental Treatment to sound, natural teeth due to covered injury.	80% RE up to \$1,500 Maximum	75% RE up to \$800 Maximum	65% RE up to \$500 Maximum
Replacement of eyeglasses, hearing aids, contact lenses, if medical treatment is also received for the covered injury.	\$700 Maximum	\$500 Maximum	\$150 Maximum



Accidents aren't supposed to happen, but they do.

School recess, one-day field trips and general day-to-day activities can all lead to injuries. Having coverage during school hours, or around the clock can insure your loved ones get the care they need without financial hardship to your family.

ELIGIBILITY

Any enrolled student is eligible for coverage.

K-12 ACCIDENT PLANS THAT ARE AVAILABLE THROUGH YOUR SCHOOL:

- School Time Accident Only
- 24-Hour Accident Only
- Interscholastic Sports
- 24-Hour Dental

All available plans are offered by Special Markets Insurance Consultants, Inc. To research which plans are being offered by your school, please visit our website's online enrollment tool at www.studentinsuranceusa.com

PAYMENT

Parents or guardians of students are responsible for enrollment and premium payment.

HOW TO ENROLL

Enrolling is easy and only takes a few minutes.

Go to https://www.k12specialmarkets.com/Enroll_1.aspx

1. Click on Coverage Details at the top
3. Select State and click "Look Up"
4. Click on School or District
5. Click on link to display plan details.

Parents can either print or complete the enrollment application to mail with check or money order or:

You can enroll online:

1. Enroll online by clicking "Enroll Now"
2. Select State and click "Look Up"
3. Click on School or District
4. Select school location name (if applicable)
5. Check the plan options
6. Complete online application (more than one child can be enrolled on the same application)
7. Pay by credit/debit
8. Print ID card

About Student Insurance

Since 1950 Student Insurance, Inc. (SI) has delivered competitive pricing on comprehensive Student Accident Insurance coverage to the K-12 segment. For further details of the coverage outlined above, including costs, benefits, exclusions and any reductions or limitation, and the terms under which the policy may be continued in force, please refer to www.studentinsuranceusa.com. Students are able to purchase coverage only if his/her school district is a policyholder with the insurance company.



Accidentes no suelen suceder, pero a veces suceden.

Recesos escolares, paseos y las actividades diarias en general pueden ocasionar lesiones. Contar con cobertura durante el horario escolar, o en todo momento, te asegura que tus seres queridos puedan obtener el cuidado necesario sin crear problemas financieros para tu familia.

ELIGIBILIDAD

Cualquier estudiante registrado es elegible para obtener cobertura.

SEGURO ESCOLAR DE ACCIDENTES PARA ESTUDIANTES (K-12) DISPONIBLE A TRAVÉS DE SU ESCUELA:

- Accidentes en la Escuela
- Accidentes las 24 Horas al Día
- Deportes Interescolares
- Dental 24 Horas

Todos los planes disponibles son ofrecidos por Special Markets Insurance Consultants, Inc. Por favor visite nuestro servicio de matriculación en línea en www.studentinsuranceusa.com para obtener información acerca de los planes que su escuela ofrece.

PAGO

La inscripción y el pago de la prima son responsabilidad de los padres y/o representantes del estudiante.

COMO MATRICULARSE

Matricularse por internet es fácil y lleva sólo unos minutos.

Vaya a https://www.k12specialmarkets.com/Enroll_1.aspx

1. Haga clic en "Coverage Details" en la parte superior
2. Seleccione su estado y haga clic en "Look Up"
3. Haga clic en su Escuela o Distrito Escolar
4. Haga clic en el nombre para mostrar detalles del plan

Parientes pueden imprimir y completar la aplicación para mandarla por correo o por orden de pago.

OTAMBIEN:

Pueden inscribirse vía web:

1. Inscribise vía web haciendo clic en "enroll now:
2. Seleccione su estado y haga clic en "look up"
3. Haga clic en su Escuela o Distrito Escolar
4. Seleccione el nombre de su escuela (si es posible)
5. Verifique las opciones del plan
6. Complete la aplicación vía web (dos o más niños pueden ser inscriptos en la misma aplicación)
7. Pague con tarjeta de débito o crédito
8. Imprima su tarjeta de identificación

PARA PREGUNTAS, LLAME AL 310-826-1601

Sobre Student Insurance

Desde 1950 Student Insurance, Inc. (SI) ha ofrecido Seguro de Accidentes para Estudiantes de K-12. Por favor, visite www.studentinsuranceusa.com para obtener información adicional acerca de la cobertura de este plan, precios, beneficios,



Healthy Schools Act Annual Notification- 18/19 School Year

To: Students, Parents, and WUSD Staff
From: Tiffany Nelson-Pelkey, Integrated Pest Management
Coordinator

The Healthy Schools Act requires school districts to give annual notification of our pesticide use and to give you the opportunity to be notified each time pesticides are applied at your site.

We are required to use the least toxic method to get rid of pests and to monitor the results before using more stringent methods. Most of our indoor spraying is done with materials that are not toxic and require no posting or notification. Any pesticide spraying that requires posting is done whenever possible when children are not present, and if necessary the area is monitored for reentry according to manufacturer's recommendations. If you wish to be notified if your site will be sprayed please call the Integrated Pest Management Coordinator at (916) 375-7690 or e-mail at:

tnelsonpelkey@wusd.k12.ca.us

Listed are the pesticides used by the district and our contractors. If you would like more information on these pesticides, you can find them on the California Department of Pesticide Regulation website: www.cdpr.ca.gov.

Product	Manufacturer	EPA#
Advance Carp. Ant Bait	Whitmeyer	499-370
Avitrol	Avitrol Corp.	11649-7
Drione Dust	Aventis	432.992
Eco Exempt	Eco Smart Tech.	N/A Exempt
Final Blox	Bell Labs	12455-89
Fumitoxin	Pestcon	5857-2
Intruder	Whitmeyer	9444-183
Malathion	Prentox	655-598
Maxforce Ant Bait	Maxforce	64248-21
Maxforce Granules	Maxforce	64248-6
Maxforce Ant Bait Stations	Maxforce	64248-10
Maxforce Roach Bait Stations	Maxforce	1730-67
Maxforce Roach Gel	Maxforce	64248-5
Precor	Zoecon	2724-483
Rozol Gopher Bait	Liphatech	7173-184
Suspend	Aventis	432-163
Spekoz	Specoz Inc.	279-3206-72113
Termidor	Aventis	432-901
Terro Ant Bait	Senoret	149-8
ULD BP 100	Microgen Corp.	499-452
Wasp Freeze	Whitmeyer	499-362
ZP Rodent Bait	Eatons	12455-17
Roundup Pro Max	Monsanto	524-579
Merit 75 WSP Insecticide	Bayer	432-1318
Reward	Syngenta	100-1091
Surflan AS	Dow AgroSciences	20122
Turfgro Anti Foam NIS	Horizon Distributors	CAS No. 111-46-6
Prosedge	Nufarm Americas Inc.	228-711
The Giant Destroyer	Atlas Chemical Corp.	10551-1
Esplanade	Bayer CropSciences Inc.	432-1516
Alligare SFM 75	Alligare LLC	81927-26
Quali-Pro Dithiopyr	Makhteshim Agan of N. America	66222-213
Payload	Valent	59639-120
Milestone	Dow AgroSciences	62719-519
Alligare Clopyralid 3	Alligare LLC	81927-14
Glyohosate 5.4 (Roundup)	Monsanto	81927-8
Broadspread Surfactant		CA 1051080-50020
Ronstar G Herbicide	Bayer	432-886
SpeedZone Southern	PBI/Gordon Corporation	2217-835