

MEMORANDUM

TO: All Principals

FROM: Antonia Scipio, Director, Employee Benefits and Risk Management

DATE: July 29, 2024

Subject: Student Accident Insurance 2024-2025

The student accident insurance program for Brevard County Public Schools will continue to be administered by *School Insurance of Florida*, P.O. Box 784268, Winter Garden, FL 34778-4268, telephone number (800) 432-6915. The Florida KidGuard Group Protector Plan Company will underwrite the voluntary student accident insurance program for 2024 – 2025 school term.

It is important that this program is offered to ALL students attending your school, and especially students participating in interscholastic athletic programs. Please encourage all parents to consider purchasing at least the *School Time* basic plan. Parents of students participating in marching band, cheerleading, intermural sports, and interscholastic athletic programs should especially be made aware of this program, as these students are especially prone to injuries requiring medical attention arising from their sport's practices and games.

SCHOOL TIME ACCIDENT PLAN: Provides protection only during school sponsored, school supervised, school scheduled classes and activities, including interscholastic sports (except football) during the regular school term. Cost is \$10.00 (Pre-K to 6th grade); \$15.00 (7th grade to 12th grade). Or, Enhanced Benefits Option: \$14.00 (Pre-K to 6th) and \$28.00 (7th to 12th grade) per school year. These options do not provide coverage for tackle football practices or games.

24 HOUR ACCIDENT INSURANCE PLAN: Provides protection during school sponsored, school supervised, school scheduled classes and activities, including interscholastic sports during the regular school term. PLUS coverage during the summer and while at home, on the weekends, holidays, during vacation periods, 24 hours a day, 7 days a week. Cost is \$48.00 for basic benefits or \$92.00 for enhanced plan benefits. These options do not provide coverage for tackle football practices or games.

Antonia Scipio, Director
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FHSAA 2025 TACKLE FOOTBALL ACCIDENT COVERAGE OPTION: Provides coverage exclusively for FHSAA sanctioned practices and games beginning on July 31st, 2024. Or as sanctioned by the FHSAA through the pre-season, regular season and terminating after the Spring Jamboree game in May 2025. No coverage during the summer. [Click here to Download and Print a 2025 FHSAA Tackle Football Summary of Insurance and Application](#) (Applications for the Tackle Football Accident coverage option must be received by September 6th, 2024).

ADDITIONAL BENEFIT OPTION: You must purchase either the 24 Hour or School-Time plan to be eligible for the In-hospital Sickness Benefit Plan and/or the Increased Dental Plan.

IN-HOSPITAL SICKNESS BENEFIT OPTION: Provides up to \$500 per day of in-hospital confinement benefits if your child is hospitalized due to a covered illness or disease, up to a maximum policy benefit of \$5,000 for up to a 12-month period of coverage. No benefits are payable for out-patient expenses. The coverage is effective during the school term and upcoming summer months. For late enrollments there are no pro-rated discounts. The cost is only \$40.00 to add this coverage to the school time or 24 hour plans.

INCREASED DENTAL ACCIDENT COVERAGE: Provides increased dental treatment benefits, up to \$500 per injured tooth, due to covered accidents. Cost is only \$2.00 to add this coverage to the school time or 24-hour plans.

Visit the dedicated website available for BPS by clicking [here](#) or visit www.kidguard.com for additional information.

Approved by: _____

Ryan Dufrain

Assistant Superintendent, Human Resource Services

