

2023-2024

# Student Accident & Sickness Insurance

Some families have little or no financial resources to fall back on during an unexpected emergency. Uncovered costs of medical care following an injury or illness may be a serious problem for families.

## Myers-Stevens & Toohey can help!

Our plans can provide useful insurance protection for your children. They can even be used to assist with the high co-insurance, deductibles and other cost sharing requirements common to many of today's health plans.

To assist you during unforeseen emergencies, and help expand your choice of provider, your school has partnered with us to offer voluntary coverage for accidents or illnesses.



Arranged and Administered by



# Determine the Plan(s)\* you want to purchase

## Student Accident & Sickness Plan

*Our Best Coverage!*

Any students

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*Call (800) 827-4695  
With Questions*

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## Benefits for Accidental Death, Dismemberment, Loss of Sight, Paralysis and Psychiatric/Psychological Counseling

In addition to medical benefits, if, within 365 days from the date of Accident covered by the policy, bodily Injuries result in any of the following losses, we will pay the benefit set opposite such loss. Only one such benefit (the largest) will be paid for all such losses due to any one Accident.

• Accidental Death	<b>\$10,000</b>
• Single dismemberment or entire loss of sight in one eye	<b>\$20,000</b>
• Double dismemberment or entire loss of sight in both eyes, or paraplegia or hemiplegia or quadriplegia	<b>\$30,000</b>
Counseling - In addition to the AD&D benefits, we will pay 100% of the Usual, Customary and Reasonable costs	

*Choose Your Own Doctor and Hospital*

# 2023 - 2024 Enrollment Form

Complete all information (please print)  
and return to Myers-Stevens & Toohy Co., Inc.

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Method of Payment

**X**

### Auto-Charge Option

Available for your convenience is the option to have your bi-monthly payments automatically charged to your credit card.

By initialing here \_\_\_\_\_, I hereby authorize Myers-Stevens & Toohy to charge the above credit card \$238, plus a 3% processing fee, on the 5th of the month that my payment is due. This authorization will remain in effect for the 2023/2024 school year until I notify Myers-Stevens & Toohy in writing prior to the next payment date.

# Frequently Asked Questions...

## **If I have other insurance, why do I need this coverage?**

Our plans can expand your choice of providers for your child and can help cover deductibles, co-pays and other out-of-pocket expenses.

## **I'm in a hurry! What is the quickest way to enroll?**

Click [HERE](#) to enroll online and you will receive immediate proof of coverage as soon as your payment is processed.

## **Can I take my child to any doctor or hospital?**

**YES!** However, your out-of-pocket costs could be less by using a contracted provider. To find participating doctors/hospitals nearest you, call **800-231-6935** or log on to [www.fchn.com](http://www.fchn.com)

## **Are accident-only rates paid every month?**

**NO!** Accident-only rates are one-time charges for the entire School Year.

## **Can interscholastic high school tackle football be covered?**

**YES!** But only under the "High Option" benefits are recommended.

## **Do the *Interscholastic Tackle Football* or *School-Time* plans cover camps and clinics sponsored and organized by groups other than my child's school?**

**NO!** However, such camps and clinics may be covered under our

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