

Student Accident Plan

The Office of Risk Management for the Archdiocese of Baltimore is offering a voluntary student accident plan. This plan offers up to \$25,000 in benefits. As you consider whether or not to enroll your child in this program, please consider the following:

First, according to the Center for Disease Control's (CDC) most recent statistics, nationally 80% of elementary students will report to the school nurse or administrator at least once each school year for injuries related to an accident while in school. Fortunately, most of these incidents are relatively minor in severity. However, each year a number of these students sustain injuries which require medical treatment beyond that which can be rendered at school. Moreover, while high school students nationally experience injuries at a far lower rate, these students tend to sustain more severe injuries. Many of those injuries are related to participating in athletics and extracurricular activities.

Second, the Center for Medicare and Medicaid Services (CMS) has published a recent report regarding deductible amounts and co-payment requirements nationally. Per the report those plans with the most favorable terms on average provides for an annual maximum of \$2,000 per person or \$4,000 per family for out of pocket paid expenses. Per the findings of the report, this amount goes up from that point maxing it out with plans that carry a maximum of \$9,200 per person or \$18,400 per family for the out of pocket paid expenses.

2023-2024 Enrollment is NOW OPEN

- 2023 - 2024 Voluntary Student Accident Ins Brochure - English
- 2023 - 2024 Voluntary Student Accident Ins Brochure - Spanish
- 2023 - 2024 Voluntary Student Accident Ins Bilingual Flyer

To purchase student accident insurance, complete the enrollment form in the brochure above and mail this form and check payment to:

Health Special Risk, Inc.

P.O. Box 957824

St. Louis, MO 63195-7824

For more information or assistance regarding all Student Insurance, contact HSR Customer Service Department at 1-866-409-5733.

If you wish to pay with Mastercard or Visa, visit www.K12StudentInsurance.com to register online. *A 5% administrative charge will be added for credit card orders.*

HSR Student Claim Form