



DIOCESE OF OAKLAND

2121 HARRISON STREET, SUITE 100 • OAKLAND, CA 94612-3788
510.628.2154 • FAX: 510.451.5331 • www.csdo.org

DEPARTMENT OF CATHOLIC SCHOOLS

Re 2020/2021 Student Accident Insurance and COVID-19 Adjustments

Dear Parents,

The safety and well-being of our students is of critical importance to all of us and we do our best to protect them. Even so, accidents happen and medical treatment can be costly. It is for this reason that our schools carry blanket Student Accident Insurance on all enrolled students.

The **“School-Time”** plan is designed to help parents pay for eligible medical expenses resulting from injuries sustained by their children while participating in covered school activities. Details regarding the program for the upcoming 2020/2021 School Year are contained within the accompanying brochure. You are encouraged to carefully review the brochure PRIOR to your child getting hurt. Coverage under the 20/21 School Year *School-Time* plan went into effect on August 1, 2020.

COVID-19 Adjustments –

The pandemic has created huge challenges for all of us. Our student insurance administrator, Myers-Stevens & Toohey (MST) has worked with the underwriting insurance company to implement a number of adjustments related to COVID-19 to better serve our families. They are:

Coverage for injuries occurring during “virtual”, “remote” or “distance” learning at home

– During the COVID-19 school closures and for such time that schools are required to continue COVID-19 mitigation protocols, students who are insured under voluntary-purchase or school-paid blanket *School-Time* plans and/or *Class II/School Activities Catastrophic* coverages will continue to be covered for injuries sustained while participating in School sponsored and organized learning activities at home. All other policy terms and conditions apply. NOTE – Students enrolled in any of our *Full-Time Accident Only*, *Worldwide Exchange* or *Student Accident & Sickness* plans are covered for injuries 24/7.

COVID-19 testing - If an Insured suffers an Injury or Sickness that results in required testing for COVID-19 and if the claim is deemed payable in accordance with the policy, we will not apply any cost-sharing provisions to the COVID-19 diagnostics/test rendered (e.g. deductibles, co-pays, etc.). If further treatment is required, we will continue to cover eligible charges subject to the terms and conditions of the policy.

Coverage for telemedicine - If an insured student suffers a Covered Injury or Covered Sickness and seeks medically necessary care via telemedicine, we will cover related charges as we would for care provided in a physical office or facility setting in accordance with the policy.

Claim reporting and filing - Claim forms and filing procedures were modified to make it easier for parents to file claims while schools are physically closed due to COVID-19. [Instructions and the claim](#)

form are attached. They can also be obtained by calling MST at (800) 827-4695; emailing your request to claims@myers-stevens.com or by faxing your request to (949) 348- 2630. They can also be found on the MST website at www.myers-stevens.com .

Optional 24/7 plans for your child -

Because your child is enrolled in a participating Catholic School, he/she is now eligible to be insured under a number of additional, optional full-time plans that are also detailed within the accompanying brochure. The plans offered are:

Full-Time 24/7 Accident Only Plan – Covers injuries occurring anytime, anywhere at 100% of Usual, Customary and Reasonable (UCR) charges up to \$100,000/injury with zero deductible. Single premium payment of \$265 covers the student from the date the completed enrollment form and payment are received to the day the School begins regularly scheduled classes in 2021/2022.

Student Accident & Sickness Plan – Covers up to \$200,000/injury and up to \$50,000/sickness, generally at 80% of UCR after a \$50 deductible. Ambulance, Emergency Room (room and supplies), Emergency Room Physician paid at 100% of UCR. Qualified sports-related concussions are paid at 100% of UCR as well. Coverage is set up on a pay-as-you-go basis with monthly premiums set at \$169.

Dental Accident Plan- Covers injuries to the teeth and existing caps and crowns round-the-clock at 100% of UCR charges to a maximum of \$75,000. Can be extended each year to cover long-term costs. Single payment of \$12 covers the student until classes resume in 2021/2022.

Pharmacy SmartCard – Provides savings of up to 95% on prescription drug costs for the entire family. Annual cost is \$36.

If you wish to enroll your child in any of these plans, you may do so by printing out the attached enrollment forms and either mailing or faxing the completed form with payment to Myers-Stevens & Toohey. You may also enroll your child online by going to www.myers-stevens.com.

If you have any other questions concerning the student insurance coverages, how to file a claim, COVID-19, etc., please call MST at (800) 827-4695.

Wishing you a safe and successful new school year!

Sincerely,



Kathleen Radecke
Superintendent