



**STUDENT ACCIDENT INSURANCE**  
**2014 - 2015 School Year**

Dear Parents:

The Lake Elsinore Unified School District **is not required to provide medical, accident or dental insurance** for pupils injured on school premises or through school activities. In accordance with Education Code Section 49472, the District is making available a low cost medical/dental accident insurance program.

**Accident Only Plans**

The purpose of these plans is to provide assistance at a minimum cost to meet some of the expenses for accidental injury. The plans pay the first \$500.00 in benefits in addition to other insurance, which can help you meet your primary insurance deductibles and/or co-payments.

The plan costs are in the chart below. Please visit your Childs' School Office to obtain a detailed brochure/application, or you may obtain one and sign up online at [www.peinsurance.com](http://www.peinsurance.com) (click on Products, then Student Insurance). Please read the Student Benefits Plan Brochure to select the plan that best meets your needs.

All Plans Are A **ONE TIME ANNUAL** Payment

<i>Options</i>	<i>Low</i>	<i>High</i>
<b>At School Plan</b>		
Grades P-8	\$11.00	\$25.00
Grades 9-12	\$24.00	\$54.00
<b>24-Hr-a-Day Plan</b>		
Grades P-8	\$75.00	\$161.00
Grades 9-12	\$92.00	\$192.00
<b>Optional Tackle Football Coverage</b>		
Grade 9	\$36.00	\$80.00
Grades 10-12	\$84.00	\$177.00

*Please see brochure for complete plan details*

**Health Insurance Plans**

Pacific Educators can now assist people in applying for health insurance plans that meet the guidelines of the **Affordable Care Act** and help you avoid potential tax penalties. These penalties will be increasing each year from 2014-on. Some may **qualify for tax savings and government assistance**. We will be happy to help you get all the potential assistance/subsidies you are eligible for. Please call the number below or visit our website at [www.peinsurance.com](http://www.peinsurance.com) click 'products' and then 'health insurance'.

Since the district does **NOT** provide medical/dental accident insurance, we urge that serious consideration be given to these programs. If you have further questions, please call Pacific Educators, Inc., at (800) 722-3365 or (714) 639-0962.