

# EUREKA UNION SCHOOL DISTRICT



5455 Eureka Road  
Granite Bay, CA 95746  
Phone: (916) 791-4939  
Fax: (916) 791-5527  
[www.eurekausd.org](http://www.eurekausd.org)

To: Parents & Guardians of EUSD Students  
From: Melissa Mercado, Chief Business Officer  
Re: **Voluntary Student Accident/Health Insurance  
Required Notification of Available Coverage through the Affordable Care Act**

Dear Parents:

Please be aware that the Eureka USD **does not** provide medical, accident or dental insurance for pupils injured on school premises or through school activities. This means that **you are responsible** for your child's medical bills if he/she gets hurt during school activities.

Low cost accident insurance is an excellent way to prepare in advance for such challenges. To help you provide coverage for your child, and in accordance with Ed Code 49472, the Eureka USD is making available a low cost medical/dental/ accident insurance program through Pacific Educators, Inc. The plan does not provide unlimited coverage, but does offer substantial assistance in the event of injury.

There are two levels of benefits available. The "High Option" level of benefits is recommended if your child has no family coverage or if your private coverage has a high deductible. All plans are available on a "School Time" or "24-Hour" (all day, every day) basis and are very affordable. 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. Premium and coverage details, as well as on-line applications, may be found at <http://www.peinsurance.com/product/signup/>

Please read the on-line Student Benefits Plan Brochure to select the plan that best meets your needs. To purchase the plan, fill in the application, enclose payment (or select payment type on-line), and follow the instructions on the brochure. PEI also now accepts on-line payments. In addition to being available on the website, there will be limited number of printed brochures/applications available at your school sites. **Please note that application must be made directly with PEI as the EUSD does not process applications.**

California legislation (AB 2706) requires school districts to provide information to families on coverage available through the **Affordable Care Act (ACA)**. All-In, a collaborative of several statewide organizations, has developed the attached flyers which contain information on enrolling in Covered California and Medi-Care. Pacific Educators can also assist families in applying for health insurance plans that meet the guidelines of the **ACA** and help avoid potential tax penalties. Some may **qualify for tax savings and government assistance**. Additional information is available at <https://www.peinsurance.com/products/health-insurance/>.

Since the district **does not** provide medical/dental accident insurance, we urge that serious consideration be given to the program if your family does not already have health insurance. Please take the time to review the attached and visit the Pacific Educators website or visit the school office to pick up a brochure and application. If you have questions, you may contact Pacific Educators, Inc., Student Accident Department, at (800) 722-3365 or (714) 639-0962. Information on the ACA and Medi-Care is available at <http://www.allinforhealth.org> or by calling 1-800-300-1506.

In order to document your receipt of notification of available insurance, **please sign and complete the bottom of this form** and send it back to the school with your child immediately.

As parent/guardian of \_\_\_\_\_, I understand that the School does not provide medical insurance for student injuries but does make voluntary student insurance available. I acknowledge that I have received the information on coverages available through Pacific Educators, the Affordable Care Act, and Medi-Care.  
/\_/ I will not enroll my child in the  
/\_/ I will enroll my child in the program.