

Student Accident Insurance

Did you know . . .

Surrey School District does not insure expenses for student injuries that happen on school grounds or during school activities?

You are responsible for these expenses as a parent or guardian.

Parents who would like to purchase accident insurance for their child are advised to choose an insurance provider. Several companies offer accident insurance and you must decide which plan suits your family's individual needs the best.

The Surrey School District and your District Parent Advisory Council provides the opportunity for families to voluntarily purchase private accident insurance through the Kids Plus™ accident insurance program.

Kids Plus™ Accident Insurance offers protection against the potentially high costs of serious injury from unexpected accidents and is especially valuable for families who:

- do not have medical or dental plans,
- have limited plans, as it may help supplement health and dental benefits, or
- have active children who enjoy sports and outdoor activities.

Accidents can, and do, happen

Kids Plus™ Accident Insurance has a selection of plans to suit most budgets. Benefits include coverage for:

- A full year (September to September), 24 hours a day, whether at school or at home;
- Expenses such as ambulance, physiotherapy, private tutoring, counselling, and much more that are limited or not covered by private or group insurance plans, or MSP;
- Injury-related dental treatment, eyeglasses;
- Out-of-province or country emergency medical expenses.

If you change address during the school year, your Kids Plus™ Accident Insurance plan is transferable from school to school, anywhere in Canada.

Insurance premiums range from \$14.50 to \$33.50 per year, depending on the plan selected, and your child is covered all the time, not just while at school. A discounted premium is available for families with three or more children.

The insurance agreement will be between you and Industrial Alliance Insurance and Financial Services Inc. and your Kids Plus™ Accident Insurance Policy becomes effective on the date the enrolment application and payment are received by the insurance carrier.

*For more information or to apply online, please visit
www.kidsplus.ca,
or speak with an Kids Plus™ Customer Service Representative
at 1-800-556-7411.*

Benefit Summary

ACTIVE PLAN	VALUE PLAN	ADULT PLAN
Child only	Child only	Adult only

Dental Treatment and Eyewear

Dental treatment within 7 years following Accident for Children (1 year for Adults) [BENEFIT NUMBER 1]	Prov Fee Guide	Prov Fee Guide	Prov Fee Guide
Dental treatment after 7 years following Accident for Children [BENEFIT NUMBER 1]	\$1,500	\$1,250	not available
Dental Implants (each) [BENEFIT NUMBER 1]	\$1,750	\$1,500	\$1,250
Orthodontics [BENEFIT NUMBER 1]	\$2,500	\$1,500	\$2,000
Dentures and artificial teeth [BENEFIT NUMBER 2]	\$500	\$500	\$500
Eyeglasses/contact lenses: Repair/replacement [BENEFIT NUMBER 3]	\$350	\$300	\$250
Eyeglasses/contact lenses: Initial purchase when not previously required or worn [BENEFIT NUMBER 3]	Full Cost	Full Cost	\$300

Fracture, Dislocation or Surgery

Skull (depressed) or spine (three or more vertebrae) [BENEFIT NUMBER 4]	\$1,000	\$750	\$750
Skull (not depressed) or spine (less than three vertebrae) or pelvis [BENEFIT NUMBER 4]	\$500	\$250	\$250
Arm between elbow and shoulder, or thigh, or hip, or shoulder blade, or shoulder [BENEFIT NUMBER 4]	\$175	\$150	\$150
Lower leg, or knee cap, or ankle, or calcaneus (heel bone), or bone(s) of the feet (metatarsals) or hand(s) (metacarpals), or collar bone, or forearm, or wrist, or elbow [BENEFIT NUMBER 4]	\$125	\$100	\$100
Sternum, or sacrum/coccyx, or upper jaw, or lower jaw, or nose, or two or more toes, fingers or ribs [BENEFIT NUMBER 4]	\$75	\$50	\$50
One toe, finger or rib, or any bone not specified above [BENEFIT NUMBER 4]	\$50	\$25	\$25
Surgery for: severed tendon(s) or burns (requiring skin graft), or ruptured kidney/liver/spleen, or punctured lung, or knee (when there is no fracture or dislocation), or eye surgery, or emergency surgery requiring general anaesthetic (excluding dental surgery) [BENEFIT NUMBER 4]	\$150	\$100	\$100

Hospital, Paramedical, Counselling, and Prosthetics

Private or semi-private room while in hospital; ground ambulance service; registered nurse or certified nursing aid if requested by attending physician; rental of crutches, appliances, wheelchair, or hospital-type bed (limited to purchase price); prescription drugs; splints, casts and cast materials, trusses, pressure garments requested by attending Physician for curative or therapeutic purposes only [BENEFIT NUMBER 5]	Full Cost	Full Cost	Full Cost
Rental of TV, radio, or telephone while in hospital [BENEFIT NUMBER 5]	\$25/day	\$20/day	\$15/day
Treatment by a physiotherapist or registered massage therapist when requested by the attending Physician; treatment by a chiropractor or osteopath; medical supplies for the purpose of dressing changes when prescribed by the attending Physician [BENEFIT NUMBER 5]	\$800	\$600	\$400
Braces prescribed by the attending Physician for curative or therapeutic purposes only (limited to one purchase per Injury) [BENEFIT NUMBER 5]	\$1,250	\$1,000	\$500
Counselling [BENEFIT NUMBER 6]	\$1,000	\$500	\$500
Purchase of artificial limbs, eyes, hearing aids, and other prosthetic appliances [BENEFIT NUMBER 7]	\$5,000	\$5,000	\$5,000
Commercial repair of a prosthetic appliance [BENEFIT NUMBER 7]	\$500	\$500	\$500

Travel and Transportation

Emergency Out-of-Province/Country medical expenses [BENEFIT NUMBER 8]	\$100,000	\$50,000	\$25,000
Emergency Return Flight [BENEFIT NUMBER 9], Family Transportation [BENEFIT NUMBER 10]	\$1,000	not available	not available
Above is for Injury and Sickness?	Both	Injury only	Injury only
Emergency Transportation [BENEFIT NUMBER 11]	\$250	\$250	\$250
Special Treatment Travel [BENEFIT NUMBER 12]	\$2,500	\$2,500	\$2,500

Death or Disability

Accidental Death [BENEFIT NUMBER 13]	\$20,000	\$7,500	\$10,000
Double Indemnity [BENEFIT NUMBER 13]	\$40,000	\$15,000	\$20,000
Non-Accidental Death [BENEFIT NUMBER 14]	\$20,000	\$7,500	not available
Repatriation [BENEFIT NUMBER 15]	\$5,500	\$5,500	\$5,500
Permanent Total Disability [BENEFIT NUMBER 16]	\$360,000	\$75,000	not available
Confinement Disability [BENEFIT NUMBER 17]	\$750/month	\$500/month	not available
Rehabilitation [BENEFIT NUMBER 18]	\$10,000	\$5,000	\$2,500
Private Tutor [BENEFIT NUMBER 19]	\$5,000	\$2,500	not available
Wage Loss [BENEFIT NUMBER 20]	\$1,000	not available	not available
Babysitting [BENEFIT NUMBER 21]	\$100	\$50	not available

Dismemberment or Total and Permanent Loss of Use

Both hands, or both feet, or one hand and one foot, or one hand or one foot and entire sight of one eye, or entire sight of both eyes, or speech and hearing [BENEFIT NUMBER 22]	\$200,000	\$50,000	\$50,000
One entire arm or leg, or one hand or foot, or entire sight of one eye, or speech, or hearing in both ears [BENEFIT NUMBER 22]	\$60,000	\$20,000	\$20,000
Entire thumb and index finger (same hand) [BENEFIT NUMBER 22]	\$30,000	\$10,000	\$10,000
Thumbs, fingers, or toes (each entire thumb, finger, or toe) [BENEFIT NUMBER 22]	\$4,000	\$1,000	\$1,000
One entire phalanx of any one finger, or hearing in one ear [BENEFIT NUMBER 22]	\$2,000	\$500	\$500

Critical Illness

Hospital services or nursing expenses [BENEFIT NUMBER 23]	\$12,600	\$5,600	not available
Commercial accommodation/meals, travel/parking [BENEFIT NUMBER 23]	\$2,900	\$2,900	not available

Why is student accident insurance important?

Most parents buy student accident insurance to supplement their existing health and dental coverage because an accident often includes unexpected out-of-pocket expenses. Kids Plus™ Accident Insurance provides financial relief for a number of costs that provincial plans and many employer plans don't. Because the price is affordable and the coverage is comprehensive, it's an ideal safety net for families.

When is a benefit payable?

Simply put, if your child is injured in an accident and requires medical attention, Kids Plus™ Accident Insurance reimburses you for medical and dental expenses not covered by provincial, extended health or dental plans. For detailed information about this coverage, including all limitations and exclusions, please visit kidsplus.ca.

Key Features



Your Kids Plus™ Accident Insurance coverage is always in effect, so your kids will be covered 24 hours a day, anywhere in the world.



Travel medical coverage: Up to \$100,000 of coverage for medical expenses out-of-country, or out-of-province, plus additional benefits for emergency return flights and family transportation.



Kids Plus™ offers the best accident dental coverage for children you'll find. Because dental repair is complicated and often requires multiple procedures over many years, Kids Plus™ reimburses for dental treatment up to 7 years after the accident that caused the damage.



Your Kids Plus™ coverage includes reimbursement for many costs that are often overlooked. Hospital expenses like private or semi-private room costs, and rehabilitation expenses like babysitting and private tutoring are just a few things for which Kids Plus™ Accident Insurance provides financial support.

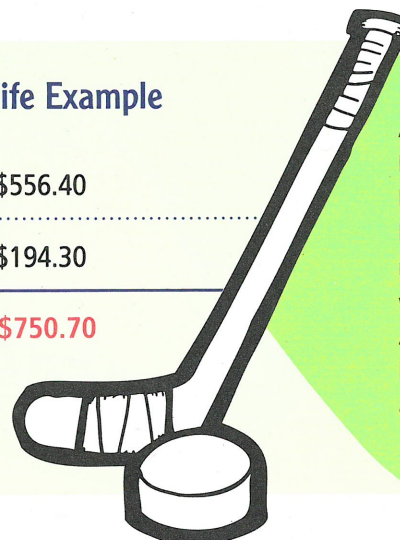
How Kids Plus™ Helps: A Real Life Example

Dental work at time of the accident \$556.40

Follow-up dental work 3 years later \$194.30

Total Reimbursement to Date \$750.70

** This is an actual Kids Plus™ Accident Insurance claim with personal details changed to protect the privacy of our client. In 2015, the average approved dental claim paid by Kids Plus™ Accident Insurance was \$715.



A game of street hockey ended with Ken* having 2 teeth knocked out. Ken was 13 at the time, and 3 years later is still receiving treatment to repair the damage. Fortunately, Ken was covered by a \$33.50 Kids Plus™ Active Plan policy and his parents have been reimbursed over \$750, with additional dental work still required.

Key Benefits For full plan details including benefit amounts for our Adult Plan please visit kidsplus.ca

The table below highlights only a few of the key benefits available with Kids Plus™ Accident Insurance. Purchasers will receive a copy of the Policy once their application has been processed. Any benefits payable will be governed solely by the Kids Plus™ Accident Insurance 2016/2017 Policy.

	Active Plan	Value Plan
DENTAL TREATMENT		
Within 7 years of the accident	Provincial Fee Guide	
If treatment is necessary after 7 years (to age 25)	Up to \$1,500	Up to \$1,250
Orthodontics	Up to \$2,500	Up to \$1,500
HOSPITAL EXPENSES		
Prescription drugs	Full Cost	
Splints, casts and cast materials, trusses, pressure garments (requested by attending Physician for curative or therapeutic purposes only)	Full Cost	
Rental of crutches, appliances, wheelchair, or hospital-type bed (limited to purchase price)	Full Cost	
REHABILITATION AND SPECIAL SERVICES		
Rehabilitation	Up to \$10,000	Up to \$5,000
Private Tutor	Up to \$5,000	Up to \$2,500
Wage loss	Up to \$1,000	Not available
TRAVEL AND TRANSPORTATION		
Emergency Out-of-Province/Country medical expenses	Up to \$100,000	Up to \$50,000
Emergency return flight	Up to \$1,000	Not available

Kids Plus™ Accident Insurance is one low payment for the entire school year.

To apply, please go to kidsplus.ca/apply
or call 1 (800) 556-7411.

Option 1

Active Plan \$33.50

The best and most popular plan, the Active Plan provides you with the most comprehensive coverage available. It's the perfect plan for families who enjoy sports, travel, or outdoor activities. The Active Plan covers children 6 months to 19 years of age.

Option 2

Value Plan \$14.50

The Value Plan is an affordable supplement to your provincial health insurance or existing dental plan. This plan also covers children 6 months to 19 years of age.

We also offer coverage for adults.

Parents choose the Adult Plan to cover college aged kids as well as themselves. The Adult Plan is \$32.00. More information about all our plans can be found at kidsplus.ca.

Money Back Guarantee

Your satisfaction is our top priority. We offer a 30-day money back guarantee from the effective date of coverage.

Contact Us

Have questions? We're here to help. Call our client service line at 1 (800) 556-7411 or email kidsplus@ia.ca.

You can find more information about Kids Plus™ Accident Insurance on our website at kidsplus.ca including full plan details and claims information.



We're changing to better serve you.

We've been listening to your feedback, and we're changing to meet the concerns of parents and school boards. We share your concerns about environmental impact. So, along with using paper made with 100% post consumer waste, we're also cutting our paper usage and encouraging parents to apply online at kidsplus.ca/apply or by phone, toll-free at 1-800-556-7411.

About Kids Plus™ and iA Financial Group

You might remember us from your school days! For over 50 years Kids Plus™ Accident Insurance has been Canada's preferred student accident insurance provider, helping thousands of families and providing millions of dollars in financial support when it is needed most. Kids Plus™ is proud to be part of growing up in Canada.

Founded in 1892, Industrial Alliance Insurance and Financial Services Inc. ("iA Financial Group") offers a comprehensive range of life and health insurance products, savings and retirement plans (RRSP, TFSA, etc.), mutual and segregated funds, securities, auto and home insurance, mortgages and car loans as well as a host of other financial products and services.

Responsible for the administration and management of over \$115.8 billion in assets, our publicly-listed company ranks among Canada's largest and most prominent insurance companies. Thanks to our conservative investment policy, wise capital management practices and solid risk management culture, iA Financial Group enjoys financial stability and flexibility, which allows us to grow and withstand any potential economic shocks.



Kids Plus™
Accident Insurance

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iA Financial Group is a business name and trademark of Industrial Alliance Insurance and Financial Services Inc.
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FORM 4862 (MAY/2016)

Your schoolboard has arranged distribution of this important notice.

2016/2017 Student Accident Insurance Plan

- * Supplementary insurance coverage for accidents through out the entire year, both on and off school grounds
- * Covers costs not normally covered under employer plans, such as private tutoring while your child is recovering from an accident
- * One-time payment for the entire year

**Apply today to cover your kids
for the 2016/17 school year:**



Online Application:
kidsplus.ca/apply



Or by phone:
1 (800) 556-7411



Kids Plus™
Accident Insurance

Industrial Alliance Insurance and Financial Services Inc.