

Accidents Happen. Help Keep Your Family Protected!

No matter how careful you are, accidents and injuries can happen in the blink of an eye – especially when it comes to active children. While you might not be able to prevent your children from ever getting hurt, you can make sure your family is protected in the event of sports injury or accident. We're excited to share more information about Assurity, a leading accident insurance provider, and the important coverage they provide.



What is Student Accident Insurance?

Student accident insurance is affordable coverage that pays benefits for an injured person's medical care resulting from covered accidents or sports injuries. While student accident insurance is not primary health insurance, it is a helpful supplement that can save you thousands of dollars when added to your current plan. With rising deductibles, out-of-pocket maxes, and co-pays, one accident can easily create an undue financial burden on your family even with health insurance.

Student accident insurance helps close the gap in coverage by paying for unexpected expenses like fractures, MRIs, emergency room visits, x-rays, and more. In other words, it's an affordable, easy-to-use safety net that's there when you need it most.

Why Should My Family Consider Student Accident Insurance?

- Injuries that occur at school account for 21% of unintentional injury-related visits to the emergency department
- 3.5 million+ children under age 14 receive medical treatment for sports and recreation injuries each year
- High school athletes account for an estimated 1.39 million injuries per year
- Healthcare spending continues to rise, including out-of-pocket maxes, deductibles, and co-pays, with an estimated 5.6% increase for the average family from 2022 to 2023

Benefits of Student Accident Insurance with Assurity

- 24/7 coverage: students are covered for accidents and sports injuries both on and off school grounds
- Offset rising deductibles and out of pocket max for just pennies a day
- Protection for as many members of your active family as you'd like
- Quick online claim submission process
- Money is paid directly to you, so you can use it however you need

To get your quote and learn more about student accident insurance, visit quickstart.assurity.com/student.



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* Zagel, Alicia L., Gretchen J. Cutler, Amy M. Linabery, Alicen B. Spaulding, and Anupam B. Kharbanda. "Unintentional Injuries in Primary and Secondary Schools in the United States, 2001-2013." *Journal of School Health* 89, no. 1 (2018): 38-47. <https://doi.org/10.1111/josh.12711>. * Mangan, Dr. Douglas. "Majority of Youth Sports Injuries Can Be Prevented, Here's How to Keep Kids Safe." *USA Today*. Gannett Satellite Information Network, September 5, 2018. <https://www.usatoday.com/story/life/allthemoms/2018/09/05/majority-youth-sports-injuries-can-preventedheres-how/1139104002/>. * Collins, Christy, Hannah Robinson, Todd Burus. "National High School SportsRelated Injury Surveillance Study, 2021-22 School Year." <http://datalyscenter.org/wp-content/uploads/2023/01/2021-22-High-School-RIO-ORIGINALSummary-Report.pdf>. Olsen, E. (2023, June 1). Healthcare costs top \$31,000 for family of 4 in 2023. *Healthcare Dive*. <https://www.healthcaredive.com/news/Milliman-Medical-Index-family-healthcare-costs-2023/651675/#:~:text=The%20index%20projects%20healthcare%20costs,and%20new%20price%20transparency%20requirements>

