


**MEMORANDUM**

August 5, 2024

**TO:** All School Principals

**FROM:** Michael G. Fox, Risk and Benefits Officer  
Office of Risk and Benefits Management 

**SUBJECT: 2024-2025 STUDENT ACCIDENT INSURANCE PROGRAM**

The student accident insurance program provides M-DCPS students and their families with low-cost accident insurance as a means to pay medical bills if they are involved in an accident. Please make sure all students are provided the opportunity to enroll in this important coverage.

The School Board of Miami-Dade County has selected American International Group (AIG) through Insurance for Students (IFS) as the provider for the voluntary student accident insurance program for the 2024-2025 school year. This low-cost accident coverage is offered to all students at the beginning of the school year and is also offered to new students entering M-DCPS throughout the year. Students purchase the coverage voluntarily at their own expense.

**Health Special Risk, Inc. (HSR)** continues to be the administrator for this program. Students will receive a flyer outlining the online enrollment procedures to take home to their parents or guardians and they are encouraged to enroll online at [www.K12StudentInsurance.com](http://www.K12StudentInsurance.com). In addition, schools will be provided with a supply of paper brochures for students who do not have the ability to enroll online. School administrators, trainers and coaches can obtain current student enrollments in the same manner they did in 2023-2024 via the **HSR FAST TRACK** website at <https://www.hsri.com/K12FT>.

The student accident insurance program cost is as follows:

<b>COST:</b>	BASIC BENEFITS SCHOOL TIME ONLY COVERAGE (Pre-K - 6): (DENTAL INCLUDED) (Includes Before/After School Program)	\$ 13.00
	BASIC BENEFITS SCHOOL TIME ONLY COVERAGE (7 - 12): (DENTAL INCLUDED)	\$ 14.00
	BASIC BENEFITS 24-HOUR COVERAGE (Pre-K – 12): (DENTAL INCLUDED)	\$ 63.00

INSURER: AMERICAN INTERNATIONAL GROUP (AIG)  
AGENT: INSURANCE FOR STUDENT, INC.  
PLAN ADMINISTRATOR: HSR, HEALTH SPECIAL RISK, INC.

All schools should have their boxes of student accident supplies, including brochures, home room envelopes, claim forms, etc., by the week of August 12, 2024. It is important that each student be provided a flyer. Students who enroll via paper enrollment should return their completed enrollment form and payment so that their form and premium may be returned in the prepaid envelopes provided by September 12, 2024.

Any student wishing to enroll after September 13, 2024, must forward the enrollment form and payment directly to HSR or enroll online.

Please ensure that all new students who enroll throughout the school year are provided a flyer.

In the event you do not receive your enrollment materials, or if you have any questions, please contact the Office of Risk and Benefits Management, Ms. Elizabeth L. Soto, Risk Compliance Coordinator at [elizabeth.soto@dadeschools.net](mailto:elizabeth.soto@dadeschools.net).

MGF/es  
MGF2024-2025

cc: Mr. Ron Y. Steiger  
Mr. Jorge L. Davila