



# CAPISTRANO UNIFIED SCHOOL DISTRICT

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[www.capousd.org](http://www.capousd.org)

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CHRISTOPHER BROWN, ED.D.

2025-2026

Dear Parent:

Capistrano Unified School District makes every effort to protect your child(ren) from injuries. Even so, accidents can and do happen while participating in activities that take place on campus, on school trips, and during extracurricular sports or other school-related activities.

Since Capistrano Unified School District does not provide accident medical insurance for school-related injuries, it makes available a variety of affordable insurance plans to help you in the event of an accident or sickness and urges you to purchase the plan that best fits your needs.

**Students participating in interscholastic sports (both competing and non-competing participants such as cheerleaders, band members, and team managers) are required by state law to have medical insurance.** Please know that all plans offered other than the Dental Accident Plan may be used to comply with applicable state laws.

Carefully read the brochure online at <https://www.myers-stevens.com>. There are several levels of benefits available. Options are available to cover your child 24/7, anywhere in the world or you can limit coverage to school-related injuries only. ***In addition, coverage for high school tackle football is offered on a stand-alone basis.***

Also offered is the pay-as-you-go *Student Accident & Sickness Plan* which covers sickness as well as injury, in and out of school.

If your child does have other health coverage, Student Accident Insurance may also be used to help pay those eligible charges not covered by other insurance (i.e., deductibles and co-payments).

Please read the brochure carefully. If you have any questions, please call the plan administrator, Myers-Stevens and Toohey & Co. at (800) 827-4695. Bilingual representatives are available for parents who need assistance.

If you are interested in purchasing Student Accident Insurance, the application is available at <https://www.myers-stevens.com> or by calling Myers-Stevens and Toohey & Co. at (800) 827-4695. Keep a copy of the brochure in a safe place in case your child gets hurt.

Sincerely,

The Insurance and Risk Management Department

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