



Lutheran High School Association

Phone 248.856.0240 | Fax 248.856.0242

1100 Bagley, Rochester Hills, Michigan 48309

www.lhsa.com

Student Health & Accident Insurance Information

Dear Parents:

We wish to emphasize that the Lutheran High School Association (LHSA) does not provide any type of health or accident insurance for injuries incurred by your child at school. As a service to students and their families, the LHSA is making available a student accident insurance plan for your child at a nominal cost.

The premium for this policy is minimal per year for school-time coverage. All school-sponsored and supervised activities and time spent in school are covered in accordance with the terms and limitations of the policy. For an increased premium, the policy will cover your child 24-hours a day, 12-months a year, rather than only during school time. For students in grades 9-12, there are additional options available to cover interscholastic football.

Benefits, rates, brochures, and applications are available at <https://www.1stagency.com>.

Reasons to Purchase this Coverage:

- Deductibles and co-pays in your current health plan
- No primary insurance coverage

This plan will provide benefits for medical expenses incurred because of an accident. If you have other insurance, benefits can be applied to your deductibles or co-pays. If you have no other insurance, this plan will become your primary accident insurance. The plan is underwritten by the Guarantee Trust Life Insurance Company. The agent is First Agency, Inc., at 5071 West H Avenue, Kalamazoo, Michigan 48009.

To view the brochure outlining coverage, benefits, and exclusions, [click here](#).

To purchase coverage online, go to <https://www.1stagency.com/voluntaryaccidentcoverage> and follow the directions by choosing Michigan as the state and searching for "Lutheran H.S. Association of Greater Detroit" in the school district field. VISA and MasterCard are accepted. On the site, you can also print an I.D. card and obtain claim forms.

If you have any questions on the available plans, please contact First Agency at 269-381-6630.

Sincerely,

The LHSA Business Office