

MEMORANDUM

July 10, 2025

TO: All School Principals

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

SUBJECT: 2025-2026 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 with 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 2025-2026 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. 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 2024-2025 via the **HSR FAST TRACK** website at <https://www.hsri.com/K12FT>.

The student accident insurance program cost is as follows:

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

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., no later than August 11, 2025. It is important that each student be provided with 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 9, 2025.

Any student wishing to enroll after September 9, 2025, 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. Copies of the brochures and enrollment information are also available in English, Spanish and Haitian Creole on our webpage. They can be accessed by visiting [M-DCPS SY 25-26 Student Accident Insurance](#).

In the event you do not receive your enrollment materials, or if you have any questions, please feel free to contact the Office of Risk and Benefits Management, Ms. Elizabeth Soto, Risk Compliance Coordinator at elizabeth.soto@dadeschools.net.

MGF/es
MGF2025-2026

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