



San Elizario ISD  
P.O. Box 920  
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## MEMORANDUM

**To:** Members of the Board of Trustees  
**From:** Nancy Tinoco, Purchasing Specialist  
**Subject:** Consider and possible Board action to approve the Request for Proposals for Student Athletic Insurance (RFP# 25-1165)  
**Date:** May 14, 2025

### HISTORY:

San Elizario Independent School District wants to ensure that all enrolled student athletes have adequate insurance to cover medical expenses from injuries sustained during the participation in sports activities. Currently we estimate 80% of our athletes have primary insurance. Insurance is considered secondary when athletes have primary insurance. Insurance coverage becomes primary if an athlete does not have primary insurance.

### RATIONALE:

Specifications for the RFP were to seek a qualified self-funding insurance coverage plan, to include basic coverage and catastrophic insurance. Electronic copies were made available on the District's website during the period of the legal advertisement. Competitive sealed proposals were received by the District through April 2, 2025, at 10:00am and only 1 (one) proposal was received. Texas Kids First, LLC which is our current provider submitted their proposal late.

The tabulation of results for this RFP is as follows:

PROPOSER	BLANKET COVERAGE ATHLETIC ACCIDENT INSURANCE PREMIUM	CATASTROPHIC COVERAGE
<b>SIP - Student Insurance Plans LLC</b>	Maximum Benefit \$30,000 / \$0 deductible / \$10,000 AD&D / Coma \$10,000 / Felonious Assault \$10,000 / Paralysis \$10,000 / Post-Incident Crisis Counseling \$100 per session for 10 sessions  All Sports and UIL Activities Three (3) year-Rate Guarantee: \$3,800	Maximum benefit - \$10,000 / \$30,000 Deductible (two-year incurral period) / \$20,000 AD&D / 10 Year Benefit Period  Base Catastrophic Includes \$100,000 Cash Benefit: <u>Cost of \$1,418</u>  Additional Catastrophic including \$500,000 cash benefit <u>Cost of \$2,062</u>  Total for both base with cash premium <u>\$2,062</u>

The mission of the San Elizario Independent School District is to graduate students with innovative skills for 21st-century careers by focusing on academic and social skills, fostering transformative practices, and building community support through positive relationships between home and school.



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Student Insurance Plans (SIP) also submitted a Voluntary Coverage option for parents. The voluntary coverage is available for parents to purchase or decline. The coverage is in force for the hours and days when school is in session and while attending school sponsored and supervised activities on or off the school premises.

<b>VOLUNTARY COVERAGE</b>	<b>STANDARD PLAN</b>	<b>ELITE PLAN</b>
<b>School Time</b> <b>(Excludes Athletics/UIL Activities in Grades 7-12)</b>	<b>Grades K-6 \$35.00/year</b> <b>Grades 7-12 \$35.00/year</b>	<b>Grades K-6 \$50.00/year</b> <b>Grades 7-12 \$50.00/year</b>
<b>24-Hour</b> <b>(includes Athletics/UIL Activities, excluding High School Varsity Football)</b>	<b>Grades K-6 \$75.00/year</b> <b>Grades 7-12 \$75.00/year</b>	<b>Grades K-6 \$100.00/year</b> <b>Grades 7-12 \$ 150.00/year</b>
<b>Football Coverage</b> <b>(grades 9-12 participating in high school football)</b>	<b>\$275</b>	<b>N/A</b>

The evaluation committee consisted of the following staff members:

Cesar Morales– Executive Director of Athletics
David Cervantes Athletic Trainer
Jesus Medina – Athletics Trainer
Stephanie Ruiz – Coordinator-Human Resources

The evaluation criteria used for this request for proposals was as follows:

The purchase price	50
The reputation of the vendor and the vendor's services	15
The quality of the vendor's services	10
The extent to which the services meet the District's needs	10
The vendors past relationship with the District	3
The impact on the ability of the district to comply with laws relation to HUB	2
The total long-term cost to the district to acquire the services	10
Total	100

### **BUDGET IMPACT:**

This is currently budgeted in the general fund

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**ADMINISTRATIVE RECOMMENDATION:**

The evaluation committee is recommending that the Board of Trustees approve the SIP-Student Insurance Plans LLC proposal with a 36-month term (7/1/25-6/30/28) with the option to extend another one (1) year term for student athletic insurance (RFP#25-1165) at a cost of \$5,218 to include the athletic accident insurance premium and the catastrophic premium. They are also recommending that the voluntary coverage is made available for parents to purchase or decline at the beginning of the school year directly from the SIP-Student Insurance Plans LLC.

Administration will provide any required updates related to the information that will be provided to the parents.

**For Approval?** ☒ Yes ☐ No

**If no, please check one:** ☐ Presentation ☐ Report ☐ Information

**Please check if applicable:** ☐ Attachment Included

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A Proud Community of Champions – Soaring to Excellence!