

Denton Independent School District Student Accident Insurance

June 7, 2022

SUMMARY:

This item requests approval of Request for Proposal (RFP) #2205-10 Student Insurance Plans for 2022-2023

BOARD GOAL:

Growth & Management... In pursuit of excellence, we will:

- Adjust policies and procedures to address rapid growth and changing demographics, nurturing our strong sense of community
- Demonstrate effective and efficient management of district resources
- Provide leadership and/or oversight to ensure District meets all fiscal, legal and regulatory requirements

PREVIOUS BOARD ACTION:

On April 13, 2021, the Board approved blanket and catastrophic coverage for accidents occurring while participating in UIL/Athletic sanctioned events and school-sponsored field trips. The renewal extended the policy to include “All school day” coverage. The plan year began August 1, 2021, and runs through July 31, 2022.

SIGNIFICANT ISSUES:

This request for proposal was issued on March 26, 2022. Ninety-five (157) vendors were notified. Three (3) responses were received on May 3, 2022. All responding vendors were evaluated by a committee based upon the published criteria within the RFP document. The evaluation committee consisted of members from the Risk Management, Athletics and Purchasing Departments.

BACKGROUND INFORMATION:

According to the Attorney General Opinion DM418 (1996), insurance is included in the term “personal property”. This purchase is being brought for approval in accordance with the District’s CH (local) policy.

FISCAL IMPLICATIONS:

The Coverage offered by Student Insurance Plans is listed below.

Blanket Coverage: Maximum Benefit \$25,000 / No Deductible / \$5,000 AD&D	Premium 2022-2023
All School Plan (PK-12 during school day, Career Tech, Head Start, UIL/Athletic activities as under current plan)	\$140,000

The Catastrophic Coverage activates when the medical expense exceeds \$25,000. Catastrophic insurance does not apply to “All school day” coverage.

Catastrophic Coverage: Maximum Benefit \$7,500,000 / \$25,000 Deductible / \$10,000 AD \$20,000D / 10 Year Benefit Period	
Base Catastrophic	\$7,475
Additional \$500,000 Catastrophic Cash Benefit	\$3,429
Total Base and Cash Benefit:	\$10,904
Total for Blanket and Catastrophic Coverage (including Cash Benefit)	\$150,904

Voluntary coverage is available to Denton ISD families for purchase. There is no cost to the District. There is no change in rates for 2022-2023.

Voluntary Coverage	Standard Plan		Elite Plan	
	Grade K-6	Grade 7-12	Grade K-6	Grade 7-12
School Time (Excludes Athletics/UII Activities in Grades 7- 12)	\$35	\$35	\$50	\$50
24-Hour (Includes Athletics/UII Activities, excluding High School Varsity Football)	\$75	\$125	\$100	\$150
Football Coverage (grades 9-12 participating in high school football)	\$275		N/A	

BENEFIT OF ACTION:

To provide coverage that is secondary to a student’s primary insurance which is broadened to protect families against financial loss for accidents that occurred during the school day. The policy covers students while participating in gym/PE classes and extracurricular school activities, including intramural and interscholastic sports, such as football, band members, cheerleaders, majorettes, student coaches, student trainers, and student managers. Coverage also includes supervised travel to and from such games and practice sessions, as well as overnight trips scheduled within the US.

SUPERINTENDENT’S RECOMMENDATION:

It is recommended that the renewal for the 2022-2023 school year be continued for the blanket and catastrophic coverage, with the addition of “All school day” coverage to the blanket portion through Student Insurance Plans with an annual premium of \$150,904 for the term August 1, 2022 through July 31, 2023.

It is recommended that the RFP #2205-10 Student Accident Insurance response from Student Insurance Plans in the amount of \$150 904, for an annual premium for the term August 1, 2022 through July 31, 2023 with the option of two (2) additional one - year renewal terms, be awarded to Student Insurance Plans LLC as the agent.

STAFF PERSONS RESPONSIBLE:

Dr. James Scott Niven, Deputy Superintendent
Chris Bomberger, Executive Director of Risk Management, Benefits & Child Nutrition

ATTACHMENT:

- 22-06-07 SIP - DISD Student Insurance Renewal**
- 22-06-07 DISD Student Athletic and Accident Insurance Multi-Year Agreement**
- 22-06-07 RFP #2205-10 Student Accident Insurance Evaluation**

APPROVAL:

Signature of Staff Member Proposing Recommendation: _____

Signature of Divisional Assistant Superintendent: _____

Signature of Superintendent: _____