

**TEXAS ASSOCIATION OF SCHOOL BOARDS
RISK MANAGEMENT FUND
1-800-4-TASB-RM**

CONTRIBUTION & COVERAGE SUMMARY

Coverage Year: 2007/2008

Name of Participant: **Denton ISD** Participant #: 134
 Line of Coverage: **Workers' Compensation - Administrative Services Only**
 Participation Period: **12:01 a.m. January 1, 2007 through 12:01 a.m. January 1, 2008**

1. Midwest Employers Options

	<input type="checkbox"/> Option 1	<input type="checkbox"/> Option 2	<input type="checkbox"/> Option 3	<input type="checkbox"/> Option 4	<input type="checkbox"/> Option 5	<input type="checkbox"/> Option 6
STOP-LOSS CARRIER	Midwest Employers	Midwest Employers	Midwest Employers	Midwest Employers	Midwest Employers	Midwest Employers
Company Best Rating	A XII	A XII	A XII	A XII	A XII	A XII
2006/2007 ESTIMATED TOTAL PAYROLL	\$111,695,558	\$111,695,558	\$111,695,558	\$111,695,558	\$111,695,558	\$111,695,558
Rate per \$100 of Payroll	.0549		.0476		.042	
WORKERS COMPENSATION LIMIT	Statutory	Statutory	Statutory	Statutory	Statutory	Statutory
SPECIFIC RETENTION	\$350,000	\$350,000	\$400,000	\$400,000	\$450,000	\$450,000
AGGREGATE RETENTION	None	\$1,000,000	None	\$1,000,000	None	\$1,000,000
CASH FLOW PROTECTION LIMIT	\$180,000 1 st year, \$120,000 2 nd year, \$100,000 3 rd year	\$180,000 1 st year, \$120,000 2 nd year, \$100,000 3 rd year	\$180,000 1 st year, \$120,000 2 nd year, \$100,000 3 rd year	\$180,000 1 st year, \$120,000 2 nd year, \$100,000 3 rd year	\$180,000 1 st year, \$120,000 2 nd year, \$100,000 3 rd year	\$180,000 1 st year, \$120,000 2 nd year, \$100,000 3 rd year
ANNUAL ESTIMATED PREMIUM	\$61,321	\$66,285.	\$53,167.	\$58,115.	\$46,912.	\$51,988.

2. Stop-Loss Coverage

The stop loss policy will be issued by the Stop-Loss carrier to the Program Participant and the Participant will be governed by the terms and conditions of said policy. The Fund shall have no responsibility beyond securing stop loss coverage and billing and remitting stop loss premiums. The original policy will be mailed to the Participant under separate cover.

3. Program Administration fees \$7,500. Annually

An annual fee of \$7,500 will be charged for general administration services, which includes an annual actuarial review.

4. Claims Administration Fees

Indemnity Claim \$580. per claim

Indemnity is classified as an injury where the employee has experienced more than seven days of compensable lost time, reduced wages for more than one week, incurred substantial medical treatment, compensability is questionable, involves subrogation or has reported an occupational illness, even if the employee has not missed any time from work.

Medical Claim \$ 98. per claim

Medical is classified as an injury requiring MINOR medical treatment and no more than seven days of lost time.

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Record Only Claim

\$ 20. per claim

Record Only is classified as an Injury or incident requiring no medical treatment or lost time

Catastrophic Claims	No extra charge, treated as indemnity claim
Duration of Claims handling activity	Life of participation in the Fund's WC program
DWC Pre-Hearing and BRC's	Included
DWC CCH's and SOAH's	allocated to file at prevailing judicial rates
Medical Dispute Resolution (MDR)	Included
Negotiation of DWC proposed employer violations	Included
DWC Representation	Included
Litigation Management	Included
DWC Electronic Reporting	Included
All DWC Forms	Included
Subrogation	Allocated to file at cost +25% recovered,+expense
Transcriptions/Translations	Allocated to file at cost

5. Cost Containment Fees (Allocated to claim file)

Preferred Provider Organization	Direct Provider Contract to be determined
Preauthorizations	\$80/ per preauthorization
Large Case Management	\$80 per hour
Medical Fee Guideline Review	\$5.00 per bill
Optional Medical Fee for Direct Provider Contract	\$1.35 per bill
Travel & Waiting Time	First two hours @ professional fee, then \$40/hour
Peer Review by Physician Advisor	Time & Expense
Vocational Rehabilitation	Time & Expense, not to exceed \$75 per hour
Peer Review (on Preauth)	Time & Expense
Legal Fees	Per attorney fees

Other Administration Fees

Field Investigation	Included
Photocopying/Fax	Included
Photographs	Included
Phone Charges	Included
Checking and Banking Fees (Check Writing)	Included
Set-up Fee for New Accounts	Included
*On-line Data access (view only) with training	Included
Claims Liaison and Quality Control Service	Included

** District is responsible for required hardware, communication software, and long distance charges to connect.*

6. Claim handling fees after termination

Claims incurred during the District's participation in the Administrative Services Only (ASO) program will be administered for the duration of the District's participation in the Fund's workers' compensation program. In the event of termination in accordance with the Interlocal Participation Agreement (IPA), the District may transfer Workers' Compensation claims to a new claims administrator upon execution of an agreement with the Fund. If the District prefers to have the Fund administer open claims after termination, a claims handling fee of \$50.00 per month, per open claim, will be charged for the continued claims administration services.

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7. Loss Prevention Services

Loss prevention services are available based on the following fees:

District Loss Prevention Consultations	\$75/hour
Loss Prevention Manual (TASB has copyright)	Included
Employee Safety Handbooks	\$0.50 per book
Custom Employee Safety Handbooks	At Cost
Loss Prevention Safety Kit	Included
Use of Loss Prevention Video and Resource Library	Included
Basic Loss Prevention Reports (Quarterly & Annual)	Included
Specialized Loss Prevention Reports	\$100 per report/\$50 maintenance and/or adjustments

Loss Prevention Packages Available Upon Request

8. Fee Changes

Fees are subject to change due to regulatory requirements and/or vendor changes. The Fund will provide 30 days written notice prior to the implementation of a change in fees.

