

**ACTION: CONSIDER APPROVAL OF EXTENDING CONTRACT FOR
BLANKET ATHLETIC/UIIL, CATASTROPHIC, AND
VOLUNTARY STUDENT INSURANCES**

BACKGROUND INFORMATION:

Proposal CSP08-003 for blanket student athletic/UIIL, catastrophic athletic/UIIL, and voluntary student insurances was approved by the board in May of 2008 and renewed last spring for a second one-year term. For a number of years the district has elected to purchase blanket insurance coverage and catastrophic insurance coverage against bodily injury for all athletes/students participating in UIL activities in grades seven through twelve as permitted by section 33.085 of the Texas Education Code. Firms responding to CSP08-003 were also asked to offer pricing for optional (voluntary) student insurance offered to parents for either at-school coverage or 24-hour student coverage. The proposal approved in May of 2008 contained the option to extend/renew coverage with the winning firm for several additional one-year terms, contingent upon the agreement of both parties.

Texas Monarch Management, the selected insurance provider for the district, has furnished DeSoto ISD UIL coverage for the past several years and is owned by its underwriter, United Healthcare. The Monarch package offers better benefits in several of the key areas such as MRI/CAT scan, physical therapy, heat exhaustion coverage, and loss of life benefit due to heart or circulatory malfunction. Several years of a very positive working relationship with United Healthcare, including experiences such as payment of claims submitted after the designated deadline, were also a major factor in the recommendation to accept the Monarch proposal. That positive relationship and good record of claims payments has continued over the past year.

All premium costs for the UIL blanket insurance and catastrophic insurance policies are paid out of the athletic department operating budget. There is no cost to the district for the voluntary insurance coverage offered to parents for their children's additional coverage.

RECOMMENDATION:

Recommend renewal of the contract for blanket athletic/UIIL insurance coverage and catastrophic athletic/UIIL insurance coverage to Texas

Monarch Management Corporation, underwritten by United Healthcare for a total premium of \$31,670.50 for the 20010-2011 school year.

ACTION REQUIRED:

Record vote.

CONTACT PERSON:

Lloyd Treadwell

Bobby LaBorde

Rod Smith

ENCLOSURES:

Letter of Recommendation from Scott Galloway, Head Athletic Trainer