Browning Public Schools **Board Agenda Request**Meeting to Be Held: 8/26/20



			
Recognit	ion: Students	Staff	Parents
Informat	tion:	Old Business	Superintendent's Report
Action:	Resignation	Hiring	Contract Service Agreements
	Travel Out-of-State	Travel In State	
	Termination	Legal Matters	Other:
	This action request pertains to	Elementary (only)	High School/District Wide
Date:	8/19/20		
To:	Browning School Board BPS		Corrina Guardipee-Hall Superintentdent
Subject: Liability	Montana High School Asso Catastrophe Plan Remittano		Application and Fee Remittance, ice Remittance
Montana	ion: Montana High School As High School Association Liab on Concussion Insurance Rem	ility Catastrophe Plan R	Application and Fees Remittance, emittance and Montana High School
📥 Li	nnual Dues Application and Fe iability Catastrophe Remittance oncussion Insurance Remittance	e \$828.00	
Financia	l Impact: \$5,519.00		
Funding	Source (Budget/grant, etc.):	226.60.720. 3500.810	
Attachm	ent(s):		
Board A	ction: N/A (Info)	Approved Deni	ied Tabled to:



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April, 2020

TO: MHSA MEMBER SCHOOL CONTACTS

MHSA SCHOOL BUSINESS MANAGERS / DISTRICT CLERKS

FROM: MARK BECKMAN, EXECUTIVE DIRECTOR

RE: ANNUAL APPLICATION AND FEES REMITTANCE FORM FOR 2020-21

CATASTROPHIC INSURANCE REMITTANCE FORM FOR 2020-21 CONCUSSION INSURANCE REMITTANCE FORM FOR 2020-21

This email contains items which need to be addressed for the 2020-21 school year.

A copy of the Annual Application and Fees Remittance form for the 2020-21 school year. One original copy is to be completed and returned with your remittance. Make certain that the MHSA office receives an original signed copy which is signed and dated by the appropriate personnel. If an original signed copy is not received by the MHSA office, it will delay the processing of your application. The chairperson of the school board and the high school principal or superintendent must sign the annual dues application after being authorized to do so by official school board action. Please refer to the list of activities on the form when computing the amount of your remittance.
This payment is due on or before July 15, 2020.

If you prefer to pay dues prior to July 1, 2020, please feel free to do so. Any school failing to pay its annual fees on or before that date shall be ineligible from August 1 until such fees are paid and shall be required to pay a penalty of \$50.00 in addition to the regular fees before reinstatement. (See Article I, Section (2) of the MHSA By-Laws.)

- A copy of the 2020-21 Catastrophic Insurance form and a summary of benefits. A copy is to be completed and returned with your remittance. To determine your premium you must use your high school's (grades 9-12) FALL, 2019 enrollment as reported to OPI or for private schools, your enrollment as of November 1, 2019. This payment is due on or before July 15, 2020.
- A copy of the 2020-21 Concussion Insurance form. A copy is to be completed and returned with your remittance. To determine your premium, you must use your high school's (grades 9-12)
 FALL, 2019 enrollment as reported to OPI or for private schools, your enrollment as of November 1, 2019. This payment is due on or before July 15, 2020.

All these forms are also available on our website (mhsa.org).

If there are questions on any of the above referenced items, please feel free to contact the MHSA office.

Attachments

1 South Dakota Helena, MT 59601

Annual Dues Application and Fees Remittance Form

High School of							
BOYS			GIRLS		CON	COMBINED ACTIVITIES	
	Basketball			Basketball		Band	
	Cross Country			Cross Country		Chorus	
	Football			Golf		Drama	
	Golf			Soccer		Orchestra	
	Powerlifting			Softball		Speech	
	Soccer			Swimming			
	Swimming			Tennis			
	Tennis			Track			
	Track			Volleyball			
	Wrestling			Wrestling			
	<< TOTAL BO	YS		<< TOTAL GIRLS		<< TOTAL COMBINED	
TOTAL NO. OF ACTIVITIES (BOYS, GIRLS, & COMBINED) @ \$250.00 = \$ Remit this amount to the MHSA office before July 15th and include an ORIGINAL SIGNED FORM Signed/Dated: Signed/Dated: Superintendent or Principal							
				For MHSA Use Only:			
Date Received: Amount Received:							
Check No Late Fee:							
	Total Amount Received:						

1 South Dakota Avenue Helena, MT 59601 (406) 442-6010

LIABILITY CATASTROPHE PLAN R	EMITTANCE FORM
We have enclosed our remittance in the amount <u>SCHOOL ENROLLMENT</u> (schedule below) to cov Catastrophe Plan insurance premium for 2020-21 .	
School	
Date	
Signed	
High School Enrollment (Grades 9-12) as of FAL	
<u>Enrollment</u>	<u>Premium</u>
0-40	\$204.00
41-110	\$299.00
111-200	\$377.00
201-300	\$498.00 \$610.00
301-400 401-800	\$619.00 \$828.00
801-up	\$1,326.00
You must use your high school enrollment per y for private schools, use your enrollment as of N PLEASE RETURN THIS <u>SIGNED</u> FORM AND YO	ovember 1, 2019.
	For MHSA Use Only
	Date Received:
	Premium:
	Check No: Late Fee

MONTANA HIGH SCHOOL ASSOCIATION 2020-21 Catastrophic Insurance Renewal Mutual of Omaha

Summary of Lifetime Benefits

- Accident Medical Expense Benefit: 100% of reasonable, customary and necessary covered expenses, with an overall lifetime limit of \$1,000,000.
- Deductible: \$50,000 per injury.
- Incurral Period: Two (2) year incurral period in which to meet the deductible.
- Extended Care Facility Maximum \$365,000 per calendar year.
- Combined Home Healthcare/Custodial Care Maximum: \$100,000 per calendar year.
- Maximum Physical Therapy Benefit: \$50,000 per calendar year.
- Accidental Death Benefit: \$10,000.
- Cash Benefit: \$10,000 (for paralysis, including quadriplegia, paraplegia or hemiplegia).

Expanded Benefits (Total Disability Only):

- ➤ Lifetime Special Expense Benefit: \$100,000 first decade; \$50,000 each decade thereafter for home remodeling or adaptation and special vehicle purchase or adaptation.
- Lifetime Adjustment Expense Benefit: \$50,000 Lifetime for family counseling, training, travel and loss of earnings of parents.
- Lifetime Education Expense: \$50,000 for tuition, room and board and other related expenses.
- Total Disability Benefit: A catastrophically injured student who is totally disabled at age 18 may receive \$1,500 per month for remainder of life
- Partial Disability Benefit: A catastrophically injured student who is partially disabled at age 18 may receive \$1,000 per month for remainder of life.



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TO: MHSA MEMBER SCHOOL ADMINISTRATORS

FROM: MARK BECKMAN, EXECUTIVE DIRECTOR

RE: CONCUSSION INSURANCE

Member schools were surveyed regarding adding concussion insurance for every MHSA athlete and cheerleader and the response was over 97% in favor to do so. The MHSA Executive Board is continuing this concussion insurance coverage for all MHSA schools for the 2020-21 school year. This is the fifth year our athletic participants, including cheerleaders, have been covered.

The MHSA, through negotiations with our insurance broker, Dissinger Reed, can continue offering concussion insurance for all MHSA athletic participants and cheerleaders at only \$1.50 per student (same premium for four years). The coverage includes:

- Maximum \$25,000 per year
- Benefit Period 1 year
- Deductible \$0 per claim
- Eligible Person all athletes participating in MHSA sports (including cheerleading).
- Covered Activities participating in practice or play of sports sponsored by the MHSA (including cheerleading.
- Definition of Injury: 1) Directly and independently caused by specific accidental contact with another body or object; 2) A source of loss that is sustained while the injured person is covered under the policy and while he or she is taking part in a covered activity; 3) Resulting in a concussion.

The participant's insurance would first be billed and would pay however there would be no out-of-pocket cost for the participant up to \$25,000 per covered injury. For example, if the participant's insurance had a \$3,000 deductible and none of that deductible was met, this insurance would pay the \$3,000 so there would be no out-of-pocket cost to the family. Also, all co-pays would be covered and if there were tests not covered by the primary insurance this insurance would cover all those costs. The cost per year for schools is as follows:

Enrollment/Premium

0-40 = \$41 41-110 = \$66 111-200 = \$121 201-300 = \$141 301-400 = \$171 401-800 = \$191 801-up = \$226

Again, all MHSA athletes and cheerleaders would be covered, there is no deductible, and the maximum coverage per injury per year is \$25,000. This is a very proactive approach to dealing with the issues of concussion that are nationwide including the threats of litigation in every state. It also demonstrates that each school is being proactive in the event of litigation.

If you so desire, payment may be made along with your Membership Application and Catastrophic Insurance applications.

MB/gb

Attachment (remittance form)

1 South Dakota Avenue Helena, MT 59601 (406) 442-6010

INSURANCE REMITTANCE FOR	

CONCUSSION INSURANC	E REIVITI TANCE FORIVI
We have enclosed our remittance in the am SCHOOL ENROLLMENT (schedule below) nsurance premium for 2020-21	
School	
Signed	
High School Enrollment (Grades 9-12) as o	OF EALL PEROPT TO OPI 2010
ngn School Emonnent (Grades 3-12) as c	TALL REPORT TO OFF, 2019
<u>Enrollment</u>	<u>Premium</u>
0-40	\$41.00
41-110	\$66.00
111-201	\$121.00
201-301	\$141.00 \$171.00
301-400 401-800	\$171.00 \$191.00
801-up	\$226.00
56 1-up	\$220.00
You must use your <mark>high school enrollmen</mark>	
or private schools, use your enrollment a	s of November 1, 2019.
PLEASE RETURN THIS <u>SIGNED</u> FORM A	ND YOUR PAYMENT BY <mark>JULY 15, 2020</mark>
	For MHSA Use Only
	Date Received:
	Premium:
	Check No. Late Fee: