

**Denton Independent School District
Student Accident Insurance**

June 9, 2020

SUMMARY:

This item requests renewal of Student Insurance Plans for 2020-2021 school year to continue blanket and catastrophic coverage for accidents occurring while participating in UIL/Athletic sanctioned events and school sponsored field trips, supervised travel to and from such games and practice sessions as well as overnight trips scheduled within the US, with the addition of “All school day” coverage to the blanket portion. This coverage is secondary to a student’s primary insurance and would protect families against financial loss for accidents that occurred during the school day. This renewal is the first of the two additional one (1) year options.

BOARD GOAL:

Culture & Climate... In pursuit of excellence, we will:

- Promote health, wellness and emotional well-being

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

- Adjust policies and procedures to address the rapid growth and changing demographics, nurturing our strong sense of community

PREVIOUS BOARD ACTION:

On May 28, 2019, the Board approved Student Insurance Plans as the company providing student insurance with Catlin Insurance Company as the carrier and Student Insurance Plans LLC as the agent. The approval was for an initial plan year with a 2-year rate guarantee on voluntary plans, with the option of two (2) additional one-year renewal terms. The plan year began August 1, 2019 and runs through July 31, 2020.

BACKGROUND INFORMATION:

Denton ISD currently provides student accident insurance for all enrolled students while participating in UIL/Athletic sanctioned events and school sponsored field trips. The premium for 2019-2020 UIL/Athletic participants was \$95,000 blanket coverage and Catastrophic Coverage (including cash benefit) was \$10,904.

According to 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 renewal of Blanket Coverage: Including the all-day option increases the plan cost by \$45,000 to a total of \$140,000.

Blanket Coverage: Maximum Benefit \$25,000 / No Deductible / \$5,000 AD&D	Premium 2020-2021
All School Plan (PK-12 during school day, Career Tech, Head Start, UIL/Athletic activities as under current plan)	\$140,000

The renewal of Catastrophic Coverage including cash benefit has no increase in cost for the new plan year. The 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 / \$20,000 AD&D / 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 2020-2021.

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 2020-2021 school year be continued for the blanket and catastrophic coverage for accidents occurring while participating in UIL/Athletic sanctioned events and school sponsored field trips, 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, 2020 through July 30, 2021 with an option to renew for an additional (1) one-year term.

STAFF PERSONS RESPONSIBLE:

Dr. James Scott Niven, Chief Financial Officer
Chris Bomberger, Executive Director of Risk Management, Benefits & Child Nutrition

ATTACHMENT:

20-06-09 Denton ISD Student Athletic and Accident Insurance Renewal Memorandum 20-21
20-06-09 Student Voluntary Insurance Brochure

APPROVAL:

Signature of Staff Member Proposing Recommendation: _____

Signature of Divisional Assistant Superintendent: _____

Signature of Superintendent: _____