

Denton Independent School District Student Accident Insurance

August 22, 2023

SUMMARY:

This item requests approval of the continuation of Student Accident Insurance through Student Insurance Plans for 2023-2024.

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 June 7, 2022, the Board approved 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 for the term August 1, 2022, through July 31, 2023, with the option of two additional one-year renewal terms on RFP# 2205-10. This is the first year of the optional renewal terms.

SIGNIFICANT ISSUES:

All student campuses (early childhood through high school) are included in this coverage. Even with the addition of Cheek Middle School, there is no increase in premium for the 2023-2024 school year.

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 2023-2024
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 \$20,000 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 2023-2024.

Voluntary Coverage	Standard Plan		Elite Plan	
Grade	K-6	7-12	K-6	7-12
School Time (Excludes Athletics/UIIL Activities in Grades 7-12)	\$35	\$35	\$50	\$50
24-Hour (Includes Athletics/UIIL 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 2023-2024 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, 2023, through July 31, 2024.

STAFF PERSONS RESPONSIBLE:

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

ATTACHMENT:

None

APPROVAL:

Signature of Staff Member Proposing Recommendation: _____

Signature of Divisional Assistant Superintendent: _____

Signature of Superintendent: _____