

**BOARD OF EDUCATION  
BEEVILLE INDEPENDENT SCHOOL DISTRICT**

Agenda Item No. \_\_\_\_\_

Date: June 20, 2006 \_\_\_\_\_

Subject: Student Insurance  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Terry Greenup  
Related Pages: 2  
\_\_\_\_\_

**CONSENT**

**BACKGROUND INFORMATION:**

The Student Insurance is currently with GM-Southwest

**ITEMS ADDRESSED:**

Student Insurance Proposals were received from five companies. Based on the reputation, experience, and past working history with GM-Southwest, approve GM-Southwest as the 2006-07 Student Insurance Company. The cost will remain the same, they have a web site to track all claims, easy to work with and are a Texas company.

**RECOMMENDED ACTION:**

Approve GM-Southwest

**BUDGETARY INFORMATION:**

\$30,556.00

2004-05 STUDENT ATHLETIC INSURANCE PROPOSAL RECAP

Underwriter	GM-Southwest Nationwide Life	IC Brokerage QBE The Americas Option 3	IC Brokerage Markel Texas Standard
Policy Maximum	\$25,000.00	\$25,000	\$25,000.00
Room & Board	90% U&C up to \$500 / a day	90% U&C up to \$500 / a day	\$200.00
Hospital Misc.	90% U&C \$3,500 max	90% U&C \$3,500 max	\$400 first day / \$300 day 2, \$200 per day thereafter, \$3,000 max
ER	90% U&C \$300 max	90% U&C \$300 max	70% to \$500
Outpatient Surgery	90% U&C \$3,500 max	90% U&C \$3,500 max	50% U&C up to \$1,250
Asst. Dr. & Anesthesia	90% U&C \$600 max	90% U&C \$600 max	\$250.00
Imaging / X Rays	\$500 max	\$500 max	\$50.00
MRI/CAT Scan	90% U&C \$1,000 max	90% U&C \$1,000 max	\$250.00
Doctor Visits	\$45 per visit	\$45 per visit	\$25 per visit
Physical Therapy	\$35 / visit \$350 max	\$35 / visit \$350 max	\$25 per visit 5 visit max
Ambulance	90% U&C \$800 max	90% U&C \$800 max	\$150.00
Braces / Ortho. Appl.	90% U&C \$500 max	90% U&C \$500 max	\$100.00
Dental	\$500 per tooth	\$500 per tooth	\$200 per tooth
Outpatient Lab	100% U&C	NA	NA
Premium	\$28,500.00	\$26,500.00	\$25,288.00
Catastrophic Premium	\$2,056.00	\$0.00	\$0.00
<b>Total Cost</b>	<b>\$30,556.00</b>	<b>\$26,500.00</b>	<b>\$25,288.00</b>
School Time Coverage	\$65.00	NA	\$70.00
24 Hour Coverage	\$135.00	NA	\$135.00

Recommendation:

- 1) GM-Southwest
- 2) QBE The Americas Option 3
- 3) Markel
- 4) QBE The Americas Option 2

2004-05 STUDENT ATHLETIC INSURANCE PROPOSAL RECAP

IC Brokerage	IC Brokerage
<b>QBE The Americas Opition 2</b>	<b>Bollinger</b>
\$25,000	\$1,000,000.00
U & C	Reasonable & Customary
U & C	Reasonable & Customary \$5,000 max
U & C	Reasonable & Customary \$300 max
U & C	Reasonable & Customary
85% of Surgical Allowance	30% of Surgical Benefit
U & C	Reasonable & Customary \$200 max.
U & C	
U & C	Reasonable & Customary \$50 max
\$35 / visit \$350 max	\$50 per visit 10 visit max
U & C	Reasonable & Customary \$1,000 max
U & C	Reasonable & Customary \$2,500 max
U & C	\$300 per tooth
NA	Reasonable & Customary
\$31,176.00	\$26,000.00
\$0.00	Included
<b>\$31,176.00</b>	<b>\$26,000.00</b>
NA	\$10.00
NA	\$50.00