

## Student/Athletic Insurance

May 22, 2018

### SUMMARY:

This item requests approval to renew the Student/Athletic Insurance Proposal for 2018-2019.

### BOARD GOAL:

VI. Growth & Change... In pursuit of excellence, the District will:

- a. Review and adjust policies and procedures effectively to address the challenges of rapid growth and changing demographic characteristics while maintaining and enhancing our strong sense of community

### PREVIOUS BOARD ACTION:

On May 24, 2016, the Board approved Texas Student Resources/Health Special Risk, Inc. as the company providing student insurance with Starr Indemnity & Liability as carrier and Kent Holbert as agent for a period of 12 months with an option to extend the proposal for two additional 12-month periods. On April 11, 2017, we exercised our option to extend the contract for a period of 12 months.

### BACKGROUND INFORMATION:

According to Attorney General Opinion DM418 (1996) insurance is included in the term "personal property". Purchases in excess of \$50,000 must be purchased according to the purchasing methods available in section 44.031 of the Education Code.

### SIGNIFICANT ISSUES:

- No increase in Blanket Athletics/Activities Coverage or Catastrophic Coverage premiums
- Coverages that been enhanced and/or added:

Benefit	2017-18	2018-19
Physician in Hospital	\$40	\$50
X-Ray	\$200	\$210
Laboratory Tests	\$50	\$60
Outpatient Physiotherapy	5 treatments, up to \$125	5 treatments, up to \$150
Shots & Injections	N/A	Up to \$25
Dental Services	Up to \$250 per Tooth	Up to \$300 per Tooth
Post Injury Concussion Testing	\$40 test, up to 3 tests	\$50 test, up to 3 tests
Emergency Room Physician Benefit	\$50	\$60
Note: Effective 8/01/18		

### FISCAL IMPLICATIONS:

The renewal offered by Texas Student Resources/Health Special Risk, Inc. (Starr Insurance Companies), is \$115,373.00 (\$108,896 Premier Plan and \$6,477 catastrophic coverage). This is a \$0 increase in premiums from 2017-2018.

### BENEFIT OF ACTION:

Provide coverage for 2018-2019 school year.

### PROCEDURAL AND REPORTING IMPLICATIONS:

Coverage is required for August 1, 2018.

### ALTERNATIVES:

Go out for bid for Proposals for the 2018-2019 school year.

### SUPERINTENDENT'S RECOMMENDATION:

Recommend approval of the renewal with Texas Student Resources/Health Special Risk, Inc. as the company providing student insurance with Starr Insurance Companies as the carrier and Kent Holbert as agent, exercising our option to extend the proposal for an additional 12-month period. The premium offered by Texas Student Resources/Health Special Risk, Inc. (Starr Premier Plan) is \$115,373 (\$108,896 Premier Plus and \$6,477 catastrophic coverage).

**STAFF PERSONS RESPONSIBLE:**

Debbie Monschke, Assistant Superintendent of Administrative Services

Joey Florence, Director of Athletics

Eric Lokey, Assistant Director of Athletics

Cindy Willis, Director of Purchasing

**ATTACHMENT:**

2018-2019 Student Insurance Renewal Quote

**APPROVAL:**

Signature of Staff Member Proposing Recommendation: \_\_\_\_\_

Signature of Divisional Leader: \_\_\_\_\_

Signature of Superintendent: \_\_\_\_\_