

Denton Independent School District

Student Accident Insurance

April 13, 2021

SUMMARY:

This item requests renewal of Student Insurance Plans for 2021-2022 school year. The renewal will continue blanket and catastrophic coverage for accidents occurring while participating in UIL/Athletic sanctioned events and the addition of “All school day” coverage to the blanket portion. This renewal is the second of the two additional one (1) year options.

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 9, 2020 the Board approved blanket and catastrophic coverage for accidents occurring while participating in UIL/Athletic sanctioned events and school sponsored field trips. The renewal extended the policy to include “All school day” coverage. The plan year began August 1, 2020 and runs through July 31, 2021. The first renewal was exercised with the additional coverage option.

BACKGROUND INFORMATION:

Student Insurance Plans was approved in May 28 of 2019 to provide Denton ISD through Student Insurance Plans through the term August 1, 2019 through July 31, 2020 with 2 additional one-year renewal terms with Caitlan insurance company as the carrier and Student Insurance plans as the agent.

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 will be renewed at the cost of \$140,000.

Blanket Coverage: Maximum Benefit \$25,000 / No Deductible / \$5,000 AD&D	Premium 2021-2022
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 2021-2022.

Voluntary Coverage	Standard Plan		Elite Plan	
	Grade K-6	Grade 7-12	Grade K-6	Grade 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 2021-2022 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, 2021 through July 31, 2022.

STAFF PERSONS RESPONSIBLE:

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

ATTACHMENT:

21-04-13 SIP DISD Student Insurance Renewal

APPROVAL:

Signature of Staff Member Proposing Recommendation: _____

Signature of Divisional Assistant Superintendent: _____

Signature of Superintendent: _____