



MARBLE FALLS

Independent School District

Meeting Date:

Meeting Type:

LOVE & INSPIRE

Marble Falls ISD has an unyielding commitment to love every child and inspire them to achieve their fullest potential.



Marble Falls ISD 2025/2026 Renewal Estimate

Guarantee Cost Contribution Summary Estimated Payroll and Normal Premium Rates using 2024/2025 Estimated Payroll

	2024/2025 Current <u>Estimate</u>	2025/2026 5 Year Addendum <u>Renewal Estimate</u>
Total Payroll	\$ 36,243,703.00	\$ 36,243,703.00
Normal Premium	\$ 926,200.47	\$ 926,200.47
PWCP Program Modifier*	0.347	0.325
Estimated Annual Contribution	\$ 321,391.56	\$ 301,015.15

2025/2026 Annual Contribution subject to 2025/2026 Estimated Payroll

5-Year Estimated Savings with New Addendum	\$ 101,882.05
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* Proposed 5 Year PWCP Addendum
Coverage 9/1/2025 to 9/1/2030

SERVICES INCLUDED

Online Claims Reporting	Environmental Services - Indoor Air Quality Testing
On-Site/Virtual Loss Prevention Services	Independent Financial Audit
Medical Bill Reviews	Personal Protective Equipment - Shoes/Boots
Bi-Lingual Claims Adjusters	Wellness Program
Excess Contribution Refund Opportunities	Safety Incentives

Public Workers' Compensation Program
1004 Marble Heights Drive
Marble Falls, TX 78654
(830) 693-2728, Fax (866) 367-6557



Marble Falls ISD

Review of Services Provided by INSURICA Risk and Claims Management

Walker Trudeau | Program Administration | Walker.Trudeau@INSURICA.com

Jena Wellinghoff | Claims Administration | Jena.Wellinghoff@INSURICA.com

Jessica Coffey | Program Administration, Wellness, StayALERT |
Jessica.Coffey@INSURICA.com

Aaron Ramsey | Loss Prevention | Aaron.Ramsey@INSURICA.com

Member-Owned Program

2024/2025 Risk Management Services

Marble Falls ISD and PWCP Members together have provided risk management services designed to safeguard staff, students and other patrons while caring for those who may have experienced an on-the-job injury.

What sets PWCP apart is the unmatched commitment to protecting Members, the preservation of tax-dollars, remaining focused on employee health and well-being, and tailoring initiatives to return injured employees back to work.

The Benefits of Membership

Claims Administration

- ✓ Exceptional & Proven Client Service
- ✓ State-of-the-Art Information System
- ✓ Cost Containment Savings – \$45.3M

Wellness

- ✓ Investing in the Well-being of Staff
- ✓ Fall & Spring Wellness Campaigns
- ✓ Annual Wellness Stipend & Incentives

Safety & Security Audits

- ✓ Helping Improve School Safety
- ✓ Safety & Security Audits of District Facilities
- ✓ Executive SSA Report Provided to District

Loss Prevention

- ✓ On-site Training & Education
- ✓ Safe Employee Recognition Campaign
- ✓ Personal Protective Equipment

StayALERT

- ✓ Bullying Prevention & Student Safety
- ✓ 5 Reporting Modes Monitored 24/7/365
- ✓ Anonymous & Confidential Reporting

Environmental Services

- ✓ Mitigate Occupational Health Concerns
- ✓ Indoor Air Quality Testing & Assessment
- ✓ On-site Remediation Protocols & Plans

Return of Equity

\$12.9M returned to Members

Claims Administration

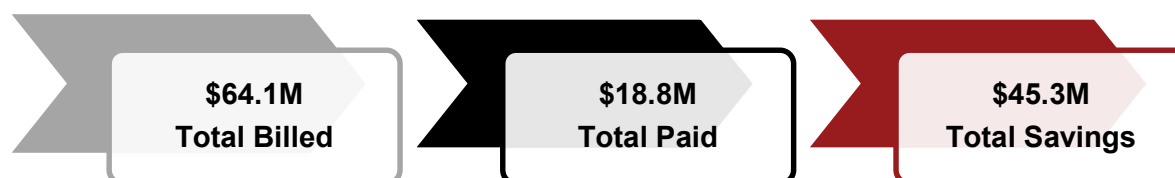
Mission

To facilitate a prompt and healthy return to work while returning claims dollars to education through cost containment and effective management. Claims handling with a conscience: Doing what's right is not always easy, but it's always right!

Edwards Claims Administration specializes in public entity claims administration, and has been working with Texas school districts, since 1992.

- ✓ State-of-the-art risk management information systems designed with attention to jurisdictional compliance requirements and client reporting needs
- ✓ Prompt, thorough investigations with timely issuance of eligible benefits for compensable claims, as well as state-mandated EDI (electronic data interchange) filings
- ✓ Staff averages 12+ years of experience with low caseloads (target 135 files/adjuster)
- ✓ Operating with transparency, sharing monthly claims reports/check log and other ad hoc reports as needed (posted to secure site)
- ✓ Cost containment strategies that have saved PWCP Members close to \$45.3M in medical bill audit savings since 2003.

PWCP Cost Containment Savings With 72,451 Bills Submitted



Claims Handling with a Conscience

Doing what's right is not always easy, but it is always right!

Loss Prevention Services

Mission: Education – Recognition – Protection

Employees are encouraged when someone cares about their well-being, be it their family and friends, their employer or us at IRCM. It follows that employees' personal safety should be protected. Through our loss prevention outreach program, we wish to protect, serve, and care for your employees.

GIVE
SAFETY
A
VOICE

On-site Employee Safety Awareness Training

Interactive sessions with auxiliary employees are facilitated by an INSURICA Risk and Claims Management. Loss Prevention Specialist. Bilingual available. 2024/2025 Workers' Compensation Training (WCT) sessions focused on fostering safety in the workplace. They included:

WCT Session 1

Focused on Attentiveness, Cardiovascular Health, and Generosity.

Safety Spotlight – Climbing the Ladder to Safety

Delivered: October 13, 2024, October 14, 2024 & October 15, 2024

WCT Session 2

Emphasized Curiosity, Core Conditioning, and Going Above & Beyond.

Safety Spotlight – Good Housekeeping: It's a Journey, Not a Destination.

Delivered: January 20, 2025 & January 28, 2025

WCT Session 3

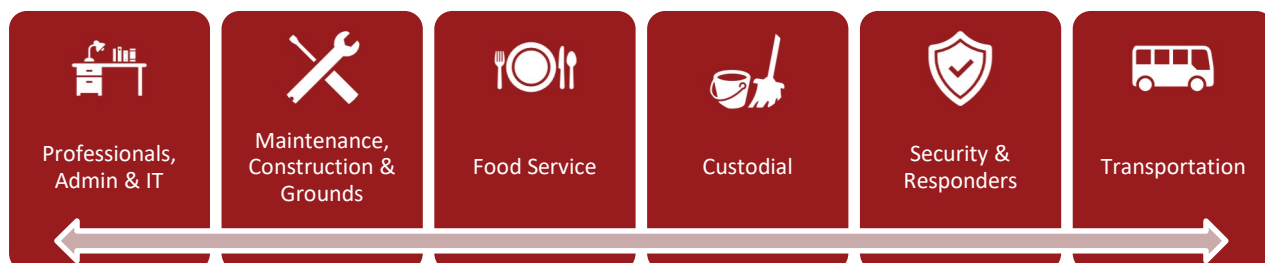
Highlighted Confidence, Balance, and Planning.

Safety Spotlight – Repetitive Motion and Static Postures

Delivered: April 16, 2025 & April 21, 2025

Safety Shorts Videos

5-Minute on-demand videos are provided for use at staff meetings or distribution to all employees addressing common employee safety concerns. *Available in English & Spanish.*



Safety Resources Designed to Support Marble Falls ISD

- ✓ **On-Demand Video Library** | 525+ online safety-related videos and training network
- ✓ **Supervisors' Safety Talk Scripts** | 100+ Zero Hour safety talks available 24/7/365
- ✓ **Safety Bulletins** | Alerting Members to critical and emergent loss prevention hazards and concerns

Safe Employee Recognition Campaign

Promote employee safety and behavior through the recognition of employees displaying leadership and correct safety practices.

SERC program provides two opportunities to recognize employees.

- ✓ **Part 1** | Immediate Recognition
28 Employees awarded tumblers
- ✓ **Part 2** | Honor Roll
2 Employees awarded certificate & jacket
- ✓ **SERC Coordinators** appreciated with a power bank and watch charger



Slip-Resistant Shoe and Boot Program

Slip-resistant footwear helps avoid costly claims by ensuring all auxiliary employees have access to quality, tested footwear that meet slip-resisting standards protecting employees from slips, trips, and falls.

- ✓ Expert fitting and advice provided by Shoe Mobile professionals during scheduled on-site delivery.
- ✓ The Shoe Mobile delivered 85 pairs of shoes and boots to Marble Falls ISD Maintenance, Operations, Technology, Security, and Transportation employees during 2024/2025.

85 Pairs of Shoes & Boots

Available to Marble Falls ISD auxiliary employees

August 29, 2024 Delivery via Shoe Mobile



Wellness Services

Mission: Education – Encouragement – Inspiration

Helping employees live healthier, safer, and more productively through year-round education, encouragement, and inspiration.

Ready-to-Launch Wellness Campaigns for Marble Falls ISD Staff

Offered every fall and spring, campaigns include ready-to-launch materials, incentives and readily available support and guidance from Well~Connected administrators.

Wellness Coordinator Information Kit Campaign details, sign-up sheets, etc.	Participation Materials & Incentives Tracking sheets, prizes, etc.
Weekly Digital Resources To engage, inform and challenge participants	Challenge Banner, Wellness Awards & Stipends To promote and encourage participation

Fall 2024 – Rhythm of Life

Emphasis | Composing a healthy lifestyle by finding ways to fit recommendations into your daily rhythm, regardless of the cadence.

Incentive | Portable Bluetooth Speaker | **356 participants**



Spring 2025 – Sustain

Emphasis | Setting goals and building healthy habits that can be sustained throughout one's life.

Incentive | Bottle Buddy | **370 participants**

Bi-Annual Wellness Stipends

Stipends are paid to the District or Wellness Coordinator(s) appointed by Marble Falls ISD to help facilitate employee engagement for participation in the campaigns. \$1,657.50 in fall and spring (\$3,315.00 annually)

Ongoing Wellness Services

Services are designed to build a thriving, vibrant workplace that boosts morale, fosters engagement, and retains top talent. Wellness Coordinators receive the following information to be shared with all Marble Falls ISD employees:

52 Weekly Wellness Wednesday Articles Health and safety tips	12 Monthly National Health Observances Calendar/spotlights
12 Monthly Challenge Question Winners RTIC Soft Pack Cooler	4 Seasonal Well-Connected Health and safety newsletters

Available in English & Spanish

StayALERT School Safety Program

Mission: Protecting Those Who Matter Most

StayALERT School Safety Reporting Program helps prevent future safety concerns by providing a 24/7/365 confidential and/or anonymous bilingual reporting system. Via the website, reports can be sent by email, phone, text, or by using our App. This service is available to Marble Falls ISD students, staff, parents, and community members to report bullying, threats/guns on campus, self-harm, and other safety concerns to a LIVE On-Duty-Monitor (ODM). ODM's provide reports to pre-designated school officials as reports are received.

Texas Legislation codified in **Texas Education Code 37.0832** states:

- ✓ Schools are required to have procedures in place for students, parents, teachers, or administrators to anonymously report bullying

Resources & Tools Available to Marble Falls ISD

Digital Resources

StayALERT PowerPoint | Website Button | Posters | FAQ Sheets | Teacher, Student, and Parent Letters
Administrator User Guide | 10 Ways to Increase Utilization Reference Sheet | StayALERT Social Media Posts

Promotional Materials | Delivered Fall 2024 & Spring 2025 | 3 Banners, 75 Decals, 60 Posters, 900 Highlighters, 550 Lanyards & 288 Pencils |

Bilingual Materials | Available upon request

StayALERT 2024-2025 Promotions

Each year, StayALERT delivers digital promotional materials to Members for distribution to staff, students, parents and the community.



StayALERT Poster



Website Button



Email Campaign

StayALERT User Guides available for district StayALERT Contacts	Social Media Posts for use with FB, Instagram, 'X', & Member Website
StayALERT Promotional Items for distribution to students and staff	StayALERT App materials with QR codes to encourage use
StayALERT Letters to initiate conversation with parents and families	Digital Resources for rollout to students, teachers, and parents

Safety & Security Audits

Mission: Protecting Students & Staff - Working for the Safety of All Stakeholders

In accordance with **Texas Education Code 37.108(b)**, it is required that districts conduct safety and security audits every 3 years.

- ✓ PWCP funded safety and security audits of Marble Falls ISD campuses and support facilities for 22/23, 19/20, 16/17, 13/14, 10/11 and 07/08.
 - Onsite safety & security audits to be scheduled for Marble Falls ISD facilities in the fall of 2025
 - District Summary Executive Report to be provided for submission to TxSSC by August 31, 2026



Environmental Services

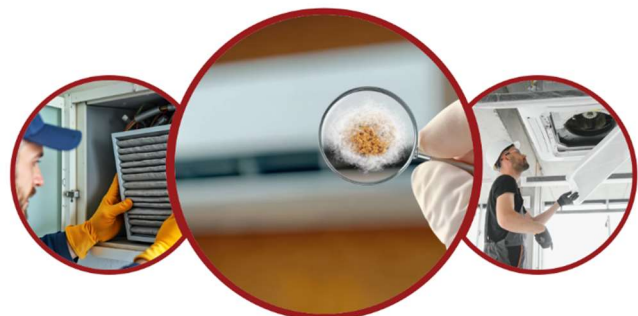
Mission: Supporting Healthy Learning & Working Environments

Provide on-site indoor **air quality testing and environmental services**:

- ✓ Indoor Air Quality Assessments, Chemical Exposure Assessments, Control Recommendations

Licensed experts identify and help mitigate occupational health issues related to mold and other airborne contaminants, gases, chemicals, dust, or noise.

- ✓ Remediation Protocols and Education included in the report to District



Return of Equity

Mission: Long-term Rate and Financial Stability

Excess Contribution Refund to be delivered in May/June 2025 - \$24,051.00:

- ✓ Total Excess Contribution Refunds provided to Marble Falls ISD since joining, \$957,695.56
- ✓ 12.10% Return on Annual Contribution since September 1992

Managing long-term costs with multi-year agreements to ensure long-term rate stability.

The program operates with full and complete transparency through independent audit and bi-annual review of financial statements.

- ✓ Shores, Tagmen, Butler & Company, P.A.

Returning Dollars to Marble Falls ISD Classrooms



Public Workers' Compensation Program

Marble Falls ISD

Addendum to the Interlocal Agreement

5 Year Rate Guarantee – PWCP Program Factor .325

1. The Public Workers' Compensation Program hereby agrees to provide Marble Falls ISD the rates per class code, experience modifier and applicable program factor for 2025-26, 2026-27, 2027-28, 2028-29 and 2029-30.
2. If Marble Falls ISD provides notice of cancellation prior to the end of this five-year agreement, it shall be responsible for its annual maximum liability (annual contribution) less any contribution already paid.
3. If Marble Falls ISD provides notice of cancellation prior to the end of this five-year agreement, a short-term cancellation contribution of 20% of the annual contribution for all years will be charged and payable within 30 days after notice is received.
4. This Addendum is subject to annual appropriations by Marble Falls ISD. This Addendum may be terminated by Marble Falls ISD on any successive renewal date by giving written notice no later than sixty (60) days prior to the renewal date. If Marble Falls ISD terminates for any reason prior to the end of this Addendum, a short-term cancellation contribution as stated in #3 will apply.
5. This Addendum to the Interlocal Agreement, and the Interlocal Agreement signed on September 15, 2017, shall represent the entire agreement and may not be amended or altered without the written consent of both parties.

IN WITNESS WHEREOF, the undersigned agrees to the Addendum to the Interlocal.

EXECUTED, _____, 20____ and effective as of September 1, 2025.

Marble Falls ISD

Signature of Participant Representative _____

Printed Name of Participant Representative _____

Public Workers' Compensation Program (PWCP)

Signature of PWCP Chairman _____

Printed Name of PWCP Chairman _____

Date: _____