

DATE: May 12, 2025

TO: Mark Jenson, Superintendent and Board of Education

FROM: Jason Kuehn, Director of Finance and Operations

SUBJECT: **Renewal of Student Accident Insurance Program**

A proposal was requested from Student Assurance Services, Inc. to renew our Student Accident Insurance Program for the 2025-26 school year. This is a voluntary program designed to offer a level of medical coverage for students involved in school programs and extracurricular activities who may be at risk to sustain an injury.

Administration is recommending approval that Student Assurance Services, Inc. of Stillwater, Minnesota, who is our current provider, be selected for student accident insurance for the 2025-26 school year. Below is a table of this year's rates which have remained the same as the previous five school years.

| Premium Description | One Time Policy Year Premium |
|--|------------------------------|
| Full Time Coverage (PK-12) **Does not include Interscholastic Sports Coverage** | \$99.00 |
| Full-Time Coverage (Grades 7-12) **Includes Sports Coverage except Football for Grades 9-12** | \$174.00 |
| School-Time Coverage (PK-12) **Does not include Sports Coverage** | \$16.00 |
| School-Time Coverage (Grades 7-12) **Includes Sports Coverage except Football for Grades 9-12** | \$91.00 |
| Football Coverage (Grades 9-12) | \$250.00 |
| Extended Dental Coverage (Grades PK-12) | \$9.00 |

cc: Rob Nielsen