

PUTNAM COUNTY CUSD #535  
BOARD OF EDUCATION MEETING AGENDA  
PUTNAM COUNTY PRIMARY SCHOOL - MEDIA CENTER  
June 19, 2015  
1:30 PM

“WHERE ALL STUDENTS WILL LEARN AND SUCCEED AND ALL MEANS **ALL**”

DISTRICT GOALS:

Demonstrate increased academic achievement for all students.

Improve communications among all stakeholders in the Putnam County School District and communities.

Maintain strong fiscal responsibility in the Putnam County School District.

- |  |    |
|--|----|
| I. Approve Legal Liability & Workers Comp Insurance and Treasurer's Bond<br>(Action) | 2  |
| II. Approve Health Insurance Renewal (Action)  | 19 |

## COVERAGE COMPARISON

<u>COVERAGE</u>	<u>DAKOTA ST. INS</u>	<u>COUNTRY INS</u>
Property Total Values	\$40,385,300	\$40,385,300
Blanket Limits	Included	Included
Replacement Cost	Included	Included
Agreed Value No Coinsurance	Included	Included
Deductible	\$5,000	\$1,000
Personal Property of Others	\$100,000	\$2,500
Newly Constructed or Acquired Property	\$1,000,000	\$500,000
125% Building Value	Included	Not Included
Equipment Breakdown	Total Values	Total Values
Combined Business		
Income & Extra Expense	Included	??
Spoilage Damage	Full Limit	\$25,000
Business Income & Extra Expense	\$250,000 per location	\$750,000 loc 4 only
Option:	(\$670 for a million limit all locs)	
Earthquake Coverage	\$5,000,000 Per Loc	Total Value??
Deductible	\$100,000 or 5% greater of two	10%
Mine Subsidence	\$5,000,000 Per Building	Bldg1: \$750,000 Bldg 1-2: \$22,000 Bldg 2-1: \$750,000 Bldg 2-3: \$22,500 Bldg 2-4: \$45,000 Bldg 3-1 \$750,000 Bldg 3-2 \$112,500 Bldg 3-3 \$84,300
Flood Coverage	\$5,000,000 per Occurrence \$300,000,000 Aggregate Deductible \$100,000	No Coverage
Ordinance or Law Coverage	\$1,000,000	No Coverage
Property In Transit	\$100,000	\$5,000
Pollutant Clean Up	\$25,000	\$10,000
Fine Arts	\$250,000 blnkt limit	??
Accounts Receivables	\$250,000 blnkt limit	\$5,000
Valuable Papers & Records	\$250,000 blnkt limit	\$2,500
Communication Towers	\$25,000	??
Outdoor Property	\$100,000	\$1,500
Retaining Walls & Other Outdoor walls	\$10,000	??

<u>COVERAGE</u>	<u>DAKOTA ST INS</u>	<u>COUNTRY INS</u>
Crime		
Employee Dishonesty	\$500,000	\$2,500
Money & Securities Loss In	\$500,000	\$1,000
Money & Securities Loss Out	\$500,000	\$1,000
Depositors Forgery or Alterations	\$500,000	No Coverage
Computer Fraud	\$500,000	No Coverage
Fund Transfer Fraud	\$500,000	No Coverage
Deductible	\$1,000	\$1,000
Inland Marine		
Musical Instruments & Equipment	\$108,210	\$108,210
General Liability		
Each Occurrence	\$1,000,000	\$1,000,000
General Annual Aggregate	\$3,000,000	\$2,000,000
Products/Complt Operations Agg	\$1,000,000	\$2,000,000
Personal And Advertising Injury	\$1,000,000	\$1,000,000
Fire Damage to Premises You Rent	\$1,000,000	\$100,000
Medical Expense- person/occurrence	\$1,000/\$50,000	\$5,000
Employee Benefits Liability	\$1,000,000	No Coverage
Volunteers	Included	No Coverage??
Nurses	Included	No Coverage
Liquor Liability	Included	Included
Special Events	Included	???
Cyber Liability Extension	\$25,000/\$50,000	No Coverage
Sexual Abuse or Molestations Liability	\$1,000,000/\$1,000,000	\$500,000/ \$1,000,000
Retro Date	7-1-2006	7-1-2006
Innocent Party Defense Coverage	Included	??
Deductible	\$2,500	??
School & Educators Legal Liability	\$1,000,000/\$1,000,000	\$1,000,000/\$1,000,000
Deductible	\$2,500	\$5,000
Employee Benefits Liability	\$1,000,000/\$1,000,000	\$1,000,000/\$1,000,000
Negligent Hiring Loss Expense	Included	\$100,000
Non-Monetary Loss Adjustment	\$25,000/\$50,000	\$100,000

<u>COVERAGE</u>	<u>DAKOTA ST. INS</u>	<u>COUNTRY INS</u>
Automobile Liability	\$1,000,000	\$1,000,000
Covered Autos	ANY	Scheduled Autos
Medical Payments	\$5,000/\$25,000	\$2,000
Uninsured and Underinsured motorists	\$1,000,000	\$1,000,000
Comprehensive Deductible	\$1,000	\$500
Collision Deductible	\$1,000	\$500
Hired/Non owned Liability	Included	Included
Newly Acquired Physical Damage Cov	\$500,000	No Coverage
Garage keepers Legal Liability	\$100,000	No Coverage
Loss of Use and Lease Gap Cov	Included	No Coverage
2003 Ford PU	2011 GMC 4x2 3500 bus	
2013 Chevr Collins Bus	2012 Ford Fusion	
2007 Ford Fusion		
Workers Compensation		
Bodily Injury by Accident each	\$2,500,000	\$100,000
Bodily Injury by Disease each employee	\$2,500,000	\$100,000
Bodily Injury by Disease Policy Limit	\$2,500,000	\$500,000
Coverage for Volunteers	Included	No Coverage
8868 Teachers/college/professional	\$5,046,400 payroll	
9101 School all other	\$350,800 payroll	
Commercial Umbrella		
Each Occurrence	\$5,000,000	\$5,000,000
Aggregate	NONE	\$5,000,000
School Board Legal Liability	\$5,000,000	No Coverage
Self Insured Retention	None	\$10,000

## Putnam County CUSD #535 Property and Liability Insurance

Insurance Carrier	Country Companies	ICRMT (Self-Funded)	American Central Insurance
<b>Property</b>			
Blanket Limit	\$40,385,300	\$40,385,300	\$40,385,300
<b>Property Premium</b>	<b>\$41,710</b>	<b>Included</b>	<b>\$20,489</b>
<b>Equipment Breakdown</b>	<b>Included</b>	<b>Included</b>	<b>\$2,308</b>
<b>Inland Marine</b>	<b>\$203</b>	<b>Included</b>	<b>\$164</b>
<b>General Liability</b>			
Aggregate Limit	2M	3M	2M
Products Aggregate	2M	3M	2M
Each Occurrence	1M	1M	1M
Personal & Ad Injury	1M	1M	1M
Damage to Premises Rented to You	100k	300K	500K
Medical Expenses	5k	1K	5K
<b>GL Premium</b>	<b>\$9,047</b>	<b>\$49,546</b>	<b>\$6,842</b>
<b>Commercial Auto</b>			
Combined Single Limit	\$1,000,000	\$1,000,000	\$1,000,000
UM/UIM	1M/1M	1M/1M	1M/1M
Medical Payments	\$2,000	\$5,000	\$5,000
<b>Auto Premium</b>	<b>\$6,167</b>	<b>Included</b>	<b>\$2,506</b>
<b>Crime</b>	<b>\$110</b>	<b>Included</b>	<b>\$251</b>
<b>Educators Legal</b>	\$1,000,000	\$1,000,000	\$1,000,000
<b>ELL Premium</b>	<b>\$3,752</b>	<b>Included</b>	<b>\$3,988</b>
<b>Umbrella/Excess</b>	\$5,000,000	\$5,000,000	\$5,000,000
<b>Umbrella Premium</b>	<b>\$2,646.00</b>	<b>\$2,000</b>	<b>\$4,756</b>
<b>Workers Compensation</b>	<b>\$28,406</b>	<b>\$28,988</b>	<b>\$23,431</b>
<b>Treasurers Bond</b>	<b>\$8,071</b>	<i>Not Included in Proposal</i>	<b>\$6,800</b>
<b>Total Premium</b>	<b>\$97,712.00</b>	<b>\$80,534.00</b>	<b>\$71,535.00</b>
<b>ICRMT is a Self-Funded program that could assess you at the end of the year</b>			
*Higher limits are available upon request*			

**AMERICAN CENTRAL  
INSURANCE SERVICES**

Est. 1987



## **Education Insurance Proposal**

*Prepared for:*

**Putnam County CUSD 535**

*Presented by:*

**American Central**

**Policy Term:** 07/01/2015 - 07/01/2016

**Date Quoted:** 06/16/2015

**Expires:** 07/01/2015



## Proposal Premium Summary

<b>Lines of Coverage</b>	<b>Premium</b>
Commercial Property Coverage (EPP)	\$20,489
Equipment Breakdown (EPP)	\$2,308
Commercial Inland Marine (EPP)	\$164
Commercial General Liability Coverage (EPP)	\$6,842
Commercial Crime (EPP)	\$251
Commercial Auto	\$2,506
Educators Legal Liability Coverage	\$3,988
Educators Excess Liability	\$4,756
<b>Premium</b>	<b>\$41,304</b>

### Proposal Conditions

Coverage cannot be bound until the following items are received, reviewed and accepted by Underwriting:

- Signed Statement of Values
- Signed TRIA Forms
- Signed & fully completed WSI Data Compromise Application
- EBL retro date can be amended with copy of current dec page showing retro date
- ELL retro date can be amended with copy of current dec page showing retro date

This quote provides only a summary and brief description of the coverage provided. Review the policy forms for complete coverage details. Where there is a conflict between this quote summary and the policy forms, the policy forms prevail.



## Commercial Property Coverage

	<b>Limit</b>	<b>Deductible</b>	<b>Premium</b>
Blanket Limit	\$40,385,300	\$1,000	\$19,870
Building and Contents (TIV) @ 100%	\$40,385,300		
Coinsurance %	100%		
Cause of Loss	SPECIAL (Includes Theft)		
Valuation	Replacement Cost Agreed Value		
Business Income/Extra Expense	\$100,000	72 hours	Included
Ordinance or Law			Included
Coverage A	110%		
Coverage B	\$250,000		
Coverage C	\$250,000		
Earthquake	\$20,000,000	10%	Included
Pollutant Cleanup and Removal	\$100,000	\$1,000	Included
Illinois Changes - Mine Subsidence - Non -Residential Building	Per Form		\$1,294
Honor Roll Plus Enhancements		\$1,000	
Data Compromise			Included
Responses Expenses	\$100,000	\$10,000	
Defense Liability	\$100,000	\$10,000	
TRIA			\$619
		<b>Property Premium</b>	<b>\$20,489</b>

**Includes:**

CPR 76 02 Honor Roll Plus - Property Extension

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## Commercial Inland Marine Coverage

	<b>Limit</b>	<b>Deductible</b>	<b>Premium</b>
Other (standard)			\$163
Musical Instruments & Other equipment	\$108,000	\$500	
TRIA			\$1
	<b>Inland Marine Premium</b>		<b>\$164</b>

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## Commercial General Liability Coverage

	Limit	Deductible	Premium
Each Occurrence	\$1,000,000	\$0	\$5,962
Damages to Premises Rented to You	\$500,000		
Medical Expense	\$5,000		
Personal & Advertising Injury Aggregate	\$1,000,000		
General Aggregate per Location	\$2,000,000		
Products-Completed Operations Aggregate	\$1,000,000		
Sexual Misconduct Coverage	\$1,000,000		
Sexual Misconduct Aggregate	\$1,000,000		
Employee Benefits Liability	\$1,000,000	\$1,000	\$250
EBL Aggregate	\$1,000,000		
EBL Retro Date	07/01/2015		
Adverse Event Response Coverage (Each Violent Event)	\$300,000		\$600
Adverse Event Response (Each Person)	\$50,000		
Adverse Event Response Aggregate	\$300,000		
Innocent Party Defense Coverage	\$300,000		
Innocent Party Defense Aggregate	\$300,000		
TRIA			\$30
		<b>General Liability Premium</b>	<b>\$6,842</b>

**Includes:**

CGL 76 20 Honor Roll - Coverage Extension

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## Commercial Crime Coverage

	<b>Limit</b>	<b>Deductible</b>	<b>Premium</b>
Commercial Crime Coverage			
Gov't Employee Theft-Per Loss	\$2,500	\$250	\$196
Gov't Outside the Premises	\$1,000	\$250	\$6
Gov't Inside Premises-Theft of Money & Excess Positions:	\$1,000	\$250	\$49
		<b>Crime Premium</b>	<b>\$251</b>

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## Commercial Automobile Coverage

	<b>Limit</b>	<b>Deductible</b>	<b>Premium</b>
BI/PD - Combined Single Limit	\$1,000,000	\$0	\$2,506
Comprehensive/Glass	See Schedule	See Schedule	Included
Collision	See Schedule	See Schedule	Included
Hired Auto			
Liability	\$1,000,000	\$0	Included
Comprehensive	\$25,000	\$500	Included
Collision	\$25,000	\$500	Included
Non-Owned			
Liability	\$1,000,000	\$0	Included
Underinsured Motorist	\$1,000,000	\$0	Included
Uninsured Motorist	\$1,000,000	\$0	Included
Underinsured Motorist	\$1,000,000		Included
Uninsured Motorist	\$1,000,000		Included
	Total Number of Vehicles Insured		4
	<b>Automobile Premium</b>		<b>\$2,506</b>

**Includes:**

CAP 76 06 Honor Roll Plus - Auto Extension

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## Educators Legal Liability Coverage

	<b>Limit</b>	<b>Deductible</b>	<b>Premium</b>
Educators Legal Liability	\$1,000,000	\$5,000	\$3,988
Educators Legal Liability Aggregate	\$1,000,000		
Non - Monetary Defense	\$100,000	\$5,000	Included
Non - Monetary Defense Aggregate	\$100,000		
Claims Made-Retro Date	07/01/2015		
<b>Educators Legal Liability Premium</b>			<b>\$3,988</b>

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## Educators Excess Liability Coverage

	<b>Limit</b>	<b>Deductible</b>	<b>Premium</b>
Educators Excess Liability	\$5,000,000		\$4,750
Educators Excess Liability Aggregate	\$5,000,000		
TRIA			\$6
<b>Educators Excess Liability Premium</b>			<b>\$4,756</b>

### Underlying Policies

	<b>Limit</b>
Catlin Indemnity Commercial Auto Liability Policy - CND-IL-CAP-26980-000	\$1,000,000
Catlin Indemnity Commercial General Liability Policy - CND-IL-EPP-26979-000	\$1,000,000
Catlin Indemnity Educators Legal Liability Policy - CND-IL-ELL-26981-000	\$1,000,000

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Form	Description
<b>Commercial Property Coverage (EPP)</b>	
ABAP 412 10 12	In Witness Endorsement
CP 00 10 10 12	Building & Personal Property Form
CP 00 30 10 12	Business Income Coverage Form-With Extra Expense
CP 00 90 07 88	Commercial Property Conditions
CP 01 40 07 06	Exclusion of Loss Due to Virus or Bacteria
CP 01 49 06 07	Illinois Changes-Artificially Generated Electrical Current Exclusion
CP 04 05 10 12	Ordinance or Law Coverage
CP 10 30 10 12	Causes of Loss-Special Form
CP 10 45 10 12	Earthquake & Volcanic Eruption Endorsement-Sub-Limit
CP 15 25 10 12	Business Income Changes-Educational Institutions
CPR 76 02 03 13	Honor Roll Plus Enhancements - Extensions of Coverage
DC 76 01 (IL) 07 12	Data Compromise Coverage
IL 00 03 09 08	Calculation of Premium
IL 00 17 11 98	Common Policy Conditions
IL 01 18 10 10	Illinois Changes
IL 01 62 10 13	Illinois Changes - Defense Costs
IL 02 84 12 05	Illinois Changes-Cancellation & Nonrenewal
IL 09 03 07 02	Mine Subsidence Insurance
IL 09 12 10 11	Illinois Changes - Mine Subsidence - Non-Residential Building
IL 09 35 07 02	Exclusion of Certain Computer-Related Losses
IL 09 52 03 08	Cap On Losses From Certified Acts Of Terrorism Endorsement
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 018 01 08	Illinois Notice (Complaint)
PNTR N006 11 13	Potential Restrictions of Terrorism Coverage
<b>Equipment Breakdown (EPP)</b>	
ABAP 412 10 12	In Witness Endorsement
EB 76 01 01 12	Equipment Breakdown Coverage Endorsement
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 018 01 08	Illinois Notice (Complaint)
<b>Commercial Inland Marine (EPP)</b>	
ABAP 412 10 12	In Witness Endorsement
CIM 76 01 01 12	Inland Marine Coverage
CIM 76 99 (IL) 01 12	Illinois Amendatory Endorsement
IL 09 52 03 08	Cap On Losses From Certified Acts Of Terrorism Endorsement
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 018 01 08	Illinois Notice (Complaint)
PNTR N006 11 13	Potential Restrictions of Terrorism Coverage
<b>Commercial General Liability Coverage (EPP)</b>	
ABAP 412 10 12	In Witness Endorsement
CG 00 01 04 13	Commercial General Liability Coverage Form
CG 00 68 05 09	Recording and Distribution of Material or Information in Violation of Law Exclusion
CG 02 00 12 07	Illinois Changes-Cancellation & Nonrenewal
CG 04 35 12 07	Employee Benefits Liability Coverage
CG 21 06 05 14	Exclusion-Access or Disclosure of Confidential or Personal Information & Data-Related Liability-With Limited Bodily Injury Exception
CG 21 67 12 04	Fungi or Bacteria Exclusion

This quote provides only a summary and brief description of the coverage provided. Review the policy forms for complete coverage details. Where there is a conflict between this quote summary and the policy forms, the policy forms prevail.

CG 21 70 01 08	Cap on Losses from Certified Acts of Terrorism
CG 24 22 04 13	Amendment of Coverage Territory-Worldwide
CG 25 04 05 09	Designated Location(s) General Aggregate Limit
CGL 20 33 01 12	Blanket Additional Insured - Automatic Status When Required by Contract
CGL 22 71 01 12	Colleges or Schools Including Limited Professional Services
CGL 26 06 01 12	Expected or Intended Injury Amendatory Endorsement
CGL 76 01 01 12	Amendment - Who is an Insured
CGL 76 02 01 12	Amendment of Bodily Injury Definition
CGL 76 03 (IL) 01 12	Use of Trampoline Endorsement
CGL 76 04 01 12	Sexual Misconduct Declaratory Endorsement
CGL 76 05 01 12	Non-Motorized Watercraft Endorsement
CGL 76 09 01 12	Electronic Chatrooms or Bulletin Boards
CGL 76 10 01 12	Excess Other Insurance Clause
CGL 76 11 03 13	Firearm and Conducted Energy Device Exclusion
CGL 76 12 01 12	Asbestos Exclusion
CGL 76 13 01 12	Adverse Event Coverage
CGL 76 16 01 12	Lead Exclusion
CGL 76 19 01 12	Innocent Party Defense Coverage
CGL 76 20 01 12	Honor Roll Enhancement of Coverage
IL 00 03 09 08	Calculation of Premium
IL 00 17 11 98	Common Policy Conditions
IL 00 21 09 08	Nuclear Energy Liability Exclusion
IL 01 47 09 11	Illinois Changes - Civil Union
IL 01 62 10 13	Illinois Changes
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 018 01 08	Illinois Notice (Complaint)
PNTR N006 11 13	Potential Restrictions of Terrorism Coverage

<b>Commercial Crime (EPP)</b>
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ABAP 412 10 12	In Witness Endorsement
CR 00 27 08 13	Government Crime Policy-Loss Sustained
CR 02 02 10 10	Illinois Changes
CR 02 78 09 11	Illinois Changes - Civil Union
CR 20 20 10 10	Calculation of Premium
CR 20 21 10 10	Exclusion of Certain Computer-Related Losses
CR 25 44 10 10	ERISA Inflation Guard
IL 00 03 09 08	Calculation of Premium
IL 00 17 11 98	Common Policy Conditions
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 018 01 08	Illinois Notice (Complaint)

<b>Commercial Auto</b>
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ABAP 412 10 12	In Witness Endorsement
CA 00 01 10 13	Business Auto Coverage Form
CA 01 20 10 13	Illinois Changes
CA 02 70 10 13	Illinois Changes-Cancellation & Nonrenewal
CA 20 54 10 13	Employee Hired Autos
CA 20 55 10 13	Fellow Employee Coverage
CA 21 30 10 13	Illinois Uninsured Motorists Coverage
CA 21 38 10 13	Illinois Underinsured Motorists Coverage
CA 23 01 10 13	Explosives
CA 23 84 10 13	Exclusion of Terrorism
CA 23 94 10 13	Silica or Silica-Related Dust Exclusion For Covered Autos Exposure
CA 99 33 10 13	Employees as Insureds
CA 99 34 10 13	Social Service Agencies - Volunteers as Insureds
CAP 76 02 01 12	Single Deductible Endorsement
CAP 76 06 01 12	Honor Roll Plus Endorsement
CAP 76 07 01 12	Who is an Insured - Exception
IL 00 03 09 08	Calculation of Premium
IL 00 17 11 98	Common Policy Conditions
IL 00 21 09 08	Nuclear Energy Liability Exclusion

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IL 01 47 09 11	Illinois Changes - Civil Union
IL 01 62 10 13	Illinois Changes
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 018 01 08	Illinois Notice (Complaint)

<b>Educators Legal Liability Coverage</b>
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ABAP 412 10 12	In Witness Endorsement
ELL 76 01 01 12	Educators Legal Liability Coverage
ELL 76 09 03 13	Educators Legal Amended Deductible Endorsement
ELL 76 99 (IL) 04 12	Illinois Amendatory Endorsement
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 018 01 08	Illinois Notice (Complaint)

<b>Educators Excess Liability</b>
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ABAP 412 10 12	In Witness Endorsement
CX 00 01 04 13	Commercial Excess Liability Coverage Form
CX 01 22 09 08	Illinois Changes - Defense Costs
CX 02 14 09 08	Illinois Changes - Cancellation And Nonrenewal
CX 21 01 09 08	Broad Form Nuclear Exclusion Endorsement
CX 21 30 09 08	Cap On Losses From Certified Acts Of Terrorism
CX 21 32 10 13	Conditional Exclusion Of Terrorism Involving NBCR (Relating To TRIA)
CX 22 55 09 08	Illinois Changes - Pollution Exclusion - Hostile Fire Exception
CX 27 06 09 08	Illinois Changes - Underlying Claims-Made Coverage
IL 01 47 09 11	Illinois Changes - Civil Union
IL 01 62 10 13	Illinois Changes - Defense Costs
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 018 01 08	Illinois Notice (Complaint)
PNTR N006 11 13	Potential Restrictions of Terrorism Coverage

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# Putnam County CUSD #535 Medical Cost Analysis



Rates	Counts	2014 Renewal Blue Cross Blue Shield		Current ISEBC Health Alliance		Renewal ISEBC Health Alliance		Recommendation ISEBC Health Alliance	
		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Single	69	\$665		\$554		\$715		\$589	
Employee + Spouse	7	\$1,441		\$1,186		\$1,530		\$1,261	
Employee + Child(ren)	6	\$1,414		\$1,116		\$1,440		\$1,187	
Family	8	\$2,190		\$1,723		\$2,223		\$1,832	
Estimated Monthly Premium		\$81,966		\$67,008		\$86,469		\$71,246	
Deductible									
Individual		\$1,500	\$3,000	\$1,500	\$3,000	\$1,500	\$3,000	\$2,500	\$5,000
Family		\$4,500	\$9,000	\$4,500	\$9,000	\$4,500	\$9,000	\$7,500	\$15,000
Coinsurance				80%	50%	80%	50%	100%	50%
Out-of-Pocket Maximum									
Individual		\$2,500	\$5,000	\$2,500	\$12,000	\$2,500	\$12,000	\$2,500	\$20,000
Family		\$7,500	\$15,000	\$7,500	\$26,000	\$7,500	\$26,000	\$7,500	\$45,000
Hospitalization				80%	50%	80%	50%	100%	50%
Emergency Room		\$150	\$150	\$200	\$200	\$200	\$200	\$250	\$250
Ambulance Copay				\$100	\$100	\$100	\$100	\$100	\$100
Eye Exam Copay				\$40	50%	\$40	50%	\$40	50%
Primary Care Office Visit		\$20		\$20	50%	\$20	50%	\$40	50%
Specialist Care Office Visit		\$40		\$40	50%	\$40	50%	\$65	50%
Prescription Drugs									
Generic		\$15		\$0		\$0		\$0	
Preferred Brand		\$30		\$7		\$7		\$7	
Non-Preferred Brand		\$50		\$35		\$35		\$35	
				\$70		\$70		\$70	

Quoted rates are subject to change based on final underwriting evaluation, including any changes to the submitted census data, requested benefits, and proposed effective date.  
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