

Business Operations
Ofelia San Pedro, Deputy Superintendent

**SUBJECT: REQUEST FOR AUTHORIZATION TO RELEASE
REQUEST FOR PROPOSAL (RFP) # 047-HH10,
STUDENT ACCIDENT, AND ATHLETIC ACCIDENT
INSURANCE COVERAGES**

**COMMITTEE: INNOVATION, EFFICIENCY & GOVERNMENTAL
RELATIONS**

**LINK TO DISTRICT IMPROVE FINANCIAL SERVICES
STRATEGIC PLAN:**

At the Board meeting of June 13, 2007, the Board authorized staff to begin working on a Request For Proposal (RFP) for student accident insurance program for the 2008-2009 school year. Discussions have been held with district risk managers through the Florida Educational Risk Managers Association (FERMA) to create a platform for a statewide student accident insurance program.

Because each district's coverage requirements may be different, the goal is to issue an RFP which is broad enough so that interested school districts could use this RFP in order to obtain favorable terms and conditions from the recommended vendor or vendors. As such, the Request For Proposal (RFP) # 047-HH10, Student Accident and Athletic Accident Insurance Coverages, is being structured for Miami-Dade County Public Schools to seek competitive proposals. These direct negotiations are permissible, pursuant to the provisions of State Board Rule 6A-1.012(11) whereby district school boards when purchasing insurance, entering risk management programs, or contracting with third party administrators, may make any such acquisitions through the bid process or by direct negotiations and contract.

The district's program consists of a structured voluntary student accident insurance program for students and athletes and provides a cost effective way to pay medical bills for students who suffer an injury. School Board Rule 6Gx13- 6A-1.161, Miami-Dade County Public School Athletic Manual, provides for the mandatory purchase of appropriate accident coverage for students participating in interscholastic athletics. In addition, all students enrolled in district-operated before and after school care programs are required to purchase student accident insurance.

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In practice, all M-DCPS secondary students who participate in interscholastic sports, other than football are required to purchase the Board's student accident coverage. Interscholastic football players are required to purchase the Board's stand alone football accident insurance coverage, for which the Board subsidizes both the Fall and Spring premiums. Estimated costs for football subsidies in FY 2007-2008 are \$500,000.

All M-DCPS students are offered the opportunity to purchase low cost accident coverage on a voluntary basis, which will provide coverage for physicians office visits, hospitalization, surgery, and ambulance transportation. Additionally, the district purchases Catastrophic Athletic Accident Insurance Coverage, which is required to be purchased by member districts of the Florida High School Activities Association (FHSAA), Article 3.1.2. Current rates for these programs are as follows:

Student Accident (August 1, 2007 to August 1, 2008) – Not Board Paid

PK – 6 (School Time)	\$14.00
7-12 (School Time)	\$15.00
24-Hour	\$38.00
Increased Dental	\$ 2.00
In Hospital Sickness	\$40.00

Football Accident (August 1, 2007 to August 1, 2008) – Subsidized by the Board

Fall Football	\$147.55	Board pays \$105.55 (71%) and the athlete pays \$42.00 (29%)
Spring Football	\$ 36.50	Board pays \$18.50 (51% and the athlete pays \$18.00 (49%)

Catastrophic Athletic Accident (August 1, 2007 to August 1, 2008) – Board Paid

Annual Premium	\$80,809
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Proposals received will be analyzed by the Office of Risk and Benefits Management, in conjunction with the Board's insurance consulting firm of Siver Insurance Consultants, Inc. Pursuant to School Board Rule 6Gx13- 3F-1.022, "Professional Service Contracts for Insurance or Risk Management Programs – Policy", A Superintendent's Ad-Hoc Insurance Committee will make recommendations for award, which will be brought to a future School Board meeting.

The Superintendent's recommended members of the ad-hoc insurance committee will consist of the following representatives:

Dr. Grace L. Ali, Chief Financial Officer
Mr. Scott B. Clark, Risk and Benefits Officer
Dr. Consuelo Dominguez, Administrative Director, ABC and Athletics
Mr. Victor Ferrante, Executive Director Community Education
Ms. Michelle Benz, Athletic Trainer, Palmetto Senior
Ms. Cheryl Golden, Greater Miami Athletic Conference
Ms. Dianne Howard, Risk Manager, Palm Beach County Public Schools
Mr. Jeff Moquin, Risk Manager, Broward County Public Schools
Mr. David Parks, Doctor's Hospital (Sports Medicine Program)
Mr. Vincent Scavo, Athletic Trainer, Coral Gables Senior

Additionally, the following representatives will serve as resource persons to the Ad-Hoc Committee:

Representative, Board Attorney's Office
Director, MWBE & Related Services
Representative, Siver Insurance Consultants, Inc.

Copies of the RFP will be distributed to Board Members, the Superintendent of Schools, and appropriate district staff and will be placed on file in the Office of the Recording Secretary to the School Board and in the Citizen Information Center.

- RECOMMENDED:** That The School Board of Miami-Dade County, Florida:
1. authorize the Superintendent to issue Request For Proposal (RFP) # 047-HH10, Student Accident and Athletic Accident Insurance coverages; and
 2. approve members for the ad-hoc committee.

OSP:sbc