

Financial Services
Richard H. Hinds, Chief Financial Officer

**SUBJECT: REQUEST FOR AUTHORIZATION TO RELEASE
REQUEST FOR PROPOSALS (RFP) #032-MM10,
STUDENT ACCIDENT AND ATHLETIC ACCIDENT
INSURANCE COVERAGES**

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

**LINK TO STRATEGIC FINANCIAL EFFICENCY/STABILITY
FRAMEWORK:**

At the School Board meeting of April 27, 2011, the Board authorized acceptance of the District's Student Accident and Football accident coverages with Mutual of Omaha, through Insurance for Students, Inc. for a one-year period beginning August 1, 2011 through July 31, 2012. The Board also authorized staff to begin work on a comprehensive Request for Proposals (RFP) for both Student Accident and Football accident coverages, as well as Catastrophic Athletic coverage as required by the Florida High School Activities Association (FHSAA), due to the fact that this was the final extension of the maximum five year contract period.

Authorization is sought to release Request For Proposals (RFP) #032-MM10, Student Accident and Athletic Accident Insurance Coverages. The RFP is being structured for Miami-Dade County Public Schools to seek competitive proposals for a new initial three-year period, with the ability to extend for two-additional one-year periods.

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 Policy 2431, *Miami-Dade County Public Schools 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.

In practice, all M-DCPS secondary students who participate in interscholastic sports, other than football are required to purchase the Board's student interscholastic accident coverage for which the Board subsidizes a portion of the premium. 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.

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 Insurance

School Time Pre-K to 6 th	\$14.00 per student
School Time 7 th to 12 th	\$16.00 per student excludes interscholastic sports
24-Hour Pre-K to 12 th	\$66.00 per student 24 Hour insurance including interscholastic sports
Interscholastic Sports 9-12 ^t	\$45.00 per student school time insurance with student paying \$30.00 (67%) and the Board paying \$15.00 (33%)

Approximately 11,000 students participate in grades 9-12 Interscholastic Sports.

Football Accident Insurance

Fall Premium	\$209 per student Student Pays \$76.00 (37%) District Pays \$133.00 (63%)
Spring Premium	\$45.00 per student Student Pays \$23.00 (51%) District Pays \$22.00 (49%)

Approximately 3,600 students enroll in fall football and approximately 2,000 students enroll in spring football.

Catastrophic Athletic Insurance

This is a Board paid coverage with a flat annual premium of \$80,809. Purchase of this coverage is a requirement of the Florida High School Activities Association (FHSAA), Article 3.1.2.

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 policy 6332, *Professional Service Contracts for Insurance or Risk Management Programs – Policy*, A Superintendent's Ad-Hoc 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. Richard H. Hinds Chief Financial Officer
Mr. Scott B. Clark, Risk and Benefits Officer
Dr. Marcos Moran, Assistant Superintendent School Operations.
Mr. Victor Ferrante, Executive Director Community Education
Ms. Michelle Benz, Athletic Trainer, Palmetto Senior High
Ms. Cheryl Golden, Greater Miami Athletic Conference
Ms. Dianne Howard, Risk Manager, Palm Beach County Public Schools
Mr. Michael A. Fox, Risk Analyst
Mr. Christian Saavedra, Athletic Director, Miami Central Senior High

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 Proposals (RFP) # 032-MM10 Student Accident and Athletic Accident Insurance coverages; and
 2. approve members for the ad-hoc committee.

RHH:sbc