

The Indian River County District School Board met on Tuesday, June 12, 2012, at 9:00 a.m. The workshop was held in the Teacher Education Center located at the J.A. Thompson Administrative Center, 1990 25th Street, Vero Beach, Florida. School Board Members attending were: Chairman Jeff Pegler, Vice Chairman Carol Johnson, and Board Members: Matthew McCain, Karen Disney-Brombach, and Claudia Jiménez. Dr. Frances J. Adams, Superintendent of Schools, and School Board Attorney Suzanne D'Agresta were also present.

Student Accident Insurance Workshop

Note: Mrs. Disney-Brombach was not present.

- I. Called Workshop to Order – Chairman Pegler
- II. Purpose of the Workshop – Dr. Adams
Dr. Adams stated that the purpose of the workshop was to review options for student accident insurance.
- III. Presentation – Mrs. Lannon
Mrs. Lannon stated that the presentation was to inform the School Board as to where they were with the student accident options and to hear from the consultants.

Ms. Roberts stated that the consultants would layout the options. She introduced George Erickson and Stephanie Scherrer from Siver Insurance Consultants. Mr. Erickson said that the student insurance was a little complicated. He said that their goal was to make sure that the Board understood what was being presented. Mr. Erickson said that from the beginning, the student insurance was broken out from the liability insurance due to the fact that it had a different time requirement, August 1, and the market was different.

Note: Mrs. Disney-Brombach was present.

Mr. Erickson stated that when the Board looked at the savings in premiums, it was important to note that the burden would be shifted to the parents. He said that the current plan was the top-of-the-line plan. Mr. Erickson reviewed the types of incidents that were included in the plans. He said that some types of insurance coverage were required by the Florida High School Athletic Association (FHSAA).

Ms. Scherrer reviewed the options listed under Basic Student Accident Coverage, Benefit Plan Design Options, Basic Student Accident Coverage, Catastrophic Student Accident Coverage, and Database Utilized to Determine U&C (Usual and Customary).

The current plan included:

- ✓ Benefit Plan Design 100% U&C
- ✓ Deductible: \$100.00 (Paid by Parent)
- ✓ Benefit Period: 2 Years
- ✓ Premium: \$243,000
- ✓ Enrollment Basis: Blanket

Ms. Roberts stated that the District Staff Committee recommended the EMI Option A 100% plan, with either the \$100.00 deductible or the \$200.00 deductible. Ms. Scherrer added that the student's medical insurance policy would pay first and then the District insurance would start for the amount not covered. She reviewed the claims and loss ratio history. Ms. Roberts said that next year they would look into the feasibility of adding a self-insurance plan for student accident insurance.

IV. Questions – Chairman Pegler

Board Members reviewed the options and stated their preferences. Dr. Adams summarized the conversation by stating that the preferred option for basic insurance was Option C EMI with Bollinger Insurance Solutions, with \$100.00 deductible; and Option A EMI Maskin Group for catastrophic. Dr. Adams said that they would obtain answers for the Board regarding their questions and would place the approval on the business meeting agenda.

V. ADJOURNMENT – Chairman Pegler

With no further discussion, the workshop adjourned at approximately 10:36 a.m.