

MEMORANDUM

TO: Christian County Board of Education Board Members

FROM: Megan Kidd, RN, District Health Director

DATE: May 18, 2023

RE: Student Accident Insurance

Please see attached spreadsheet related to bid proposals for Student Accident Insurance from Roberts Insurance & Investments. Bids were opened on May 08, 2023. Based on RFP requirements and bids received, it is recommended that the Roberts Insurance & Investments bid through K&K Insurance, underwritten by Zurich American Insurance Company, Plan 4 be renewed for the 2023-2024 school year for the amount of \$102,031.57. It is a significantly reduced price from the 2022-2023 school year for the same plan.



May 4, 2023

Roberts Insurance would like to thank you for the opportunity to provide quotes for your Student Accident Insurance. Our primary focus has been, is and always will be Student Accident Insurance programs, products, and consulting. What differentiates Roberts Insurance from other agencies is our philosophy that student insurance programs should be uniquely designed for each individual institution. Our personalized service and attention to detail throughout the entire year is essential for our mutual success. As a result of continued support, we now insure over 160 districts throughout the state.

For the 2023/24 school year, we are pleased to offer Christian County Schools the following renewal options through K&K Insurance, underwritten by Zurich American Insurance Company, including a \$7.5 million Catastrophic policy also with Zurich:

- **Plan 3: 100% Usual & Customary with a \$1,000 limit on physical therapy - \$125,031.57**
- **Plan 4: Scheduled Benefit (Current) - \$102,031.57**

If you have any questions, please contact us by phone at 859-623-7684. We can also be reached by email:

Joe Roberts: joe@bobrobertsins.com
John Roberts: john@bobrobertsins.com

We appreciate the opportunity to handle your insurance needs again during the upcoming school year. We look forward to hearing from you!

Services

With over 25 years' experience specializing in Student Accident, Roberts Insurance & Investments has been able to develop strong relationships with our companies. Since we are a local Kentucky agency, our agents have extensive knowledge of the state and can better relay this information to our carriers and their underwriters. They have grown to trust our assessment and knowledge of this specialized niche. We choose to do business with companies who are committed to the Student Accident Insurance market. We focus our efforts on carriers that have a true understanding of the industry to enable us to provide the best products for our districts. We are constantly researching the marketplace to ensure our districts are given the best comprehensive solutions available.

As the time for renewals approach, Roberts Insurance & Investments will gather loss information and submit to the carrier for review. When the proposals are received, our agents will analyze and compare the products, as well as the premiums. From there, we will make a recommendation to Christian County Board of Education as to which product we feel best meets your needs.

Our agents are very involved in many school association conferences at the state level such as KASBO, KASS, KSBA, and KHSAA. We attend many co-op meetings across the state year-round to keep abreast of the issues school districts are facing. We also provide a scholarship annually to a deserving athlete at the Kentucky High School Boy's State Basketball Tournament and the All "A" Classic. These scholarships are based solely on academic achievement and can be used for any Kentucky college or university.

Risk Management

- Roberts Insurance & Investments is available to schedule group meetings with school staff, coaches, and athletic directors/trainers as requested by Christian County Board of Education to educate on claims procedures and loss prevention methods.
- We have access to carriers who will negotiate discounts with local providers to minimize healthcare costs resulting in less claims for the district.
- Loss reports available upon request to assist district in monitoring claims.
- Provider reports are available from some carriers to help district assess problem areas with specific providers. Roberts Insurance & Investments agents will also analyze the data to identify trouble areas.
- Work with carriers to assure there is adequate coverage for ancillary benefits such as Heart & Circulatory, Repetitive Motion, and Heat Exhaustion.
- Provide "Coaches' Concussion Cards" to promote awareness of signs, symptoms and recommendations for concussions to athletic personnel.
- Roberts Insurance & Investments is the current agent for the Catastrophic coverage provided by the Kentucky High School Athletic Association. Athletic claims that escalate to this level are processed through our agency which provides a smooth transition from Christian County's Base coverage, should this occur.

BASE COVERAGE	Zurich Plan 3	Zurich Plan 4
Maximum Benefit per Insured per Injury	\$25,000	\$25,000
Base Benefit Period	2 years	2 years
First Expense Incurred Within	180 days	180 days
Accidental Death	\$10,000	\$10,000
Room & Board (Inpatient)	100% U&C	100% U&C
Hospital Misc Expenses (Inpatient)	100% U&C	\$5,000 Max
Hospital Misc Expenses (Outpatient)	100% U&C	\$1,000 Max
Day Surgery Miscellaneous	100% U&C	\$5,000 Max
Registered Nurse Services	100% U&C	100% U&C
Emergency Room Services	100% U&C	100% U&C
Physician Non-Surgical Services	100% U&C	100% U&C
Physician Surgical Services (Inpatient or Outpatient)	100% U&C	100% U&C
Consultant Physician (Requested & Approved)	100% U&C	100% U&C
Assistant Surgeon	100% U&C	100% U&C
Anesthetist Services (Not including supervision)	100% U&C	100% U&C
X-rays	100% U&C	\$500 Max - Combined with Diagnostic Imaging
Diagnostic Imaging (MRIs & CAT Scans)	100% U&C	\$500 Max - Combined with X- rays
Laboratory Services	100% U&C	100% U&C
Combined Ground & Air Ambulance Services	100% U&C	100% U&C
Orthopedic Appliances	100% U&C	\$500 Max
Physical Therapy - Outpatient Only	\$1,000 Max	\$40/visit, Max \$400
Prescription Drugs	100% U&C	\$100/injury
Dental (10-year benefit period)	100% U&C	\$500/tooth/injury
CATASTROPHIC COVERAGE	Zurich	Zurich
Accidental Death	\$20,000.00	\$20,000.00
Accidental Dismemberment	\$20,000 Max	\$20,000 Max
Deductible*	\$25,000	\$25,000
Catastrophic Benefit Period	10 years	10 years
Catastrophic Maximum Benefit	\$7,500,000 Max	\$7,500,000 Max
*Catastrophic deductible satisfied by Base Coverage		
NOTE: These policies contain some benefits that are scheduled. This comparison represents a summary of benefits. Please refer to the actual policy for a complete description of limitations and benefits.		

