

**WOODFORD COUNTY BOARD OF EDUCATION
AGENDA ITEM**

ITEM #: **DATE:** March 23, 2026

TOPIC/TITLE: Student Insurance Options

PRESENTER: Josh Rayburn

ORIGIN:

- TOPIC PRESENTED FOR INFORMATION ONLY (No board action required.)
 - ACTION REQUESTED AT THIS MEETING
 - ITEM IS ON THE CONSENT AGENDA FOR APPROVAL
 - ACTION REQUESTED AT FUTURE MEETING: (DATE)
 - BOARD REVIEW REQUIRED BY
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- STATE OR FEDERAL LAW OR REGULATION
 - BOARD OF EDUCATION POLICY
 - OTHER:

PREVIOUS REVIEW, DISCUSSION OR ACTION:

- NO PREVIOUS BOARD REVIEW, DISCUSSION OR ACTION
 - PREVIOUS REVIEW OR ACTION
-
- DATE:
 - ACTION:

BACKGROUND INFORMATION:

SUMMARY OF MAJOR ELEMENTS:

We are requesting the board approve the student insurance Plan 1 for Athletics only. The cost is \$50,717.00 for the school year.

IMPACT ON RESOURCES:

TIMETABLE FOR FURTHER REVIEW OR ACTION:

SUPERINTENDENT'S RECOMMENDATION: Recommended Not Recommended

_____ *Yeri Jones* _____



January 30, 2026

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 2026/27 policy year, we are pleased to offer Woodford County Schools the following additional renewal options from **AXIS**, including a \$7.5 million Catastrophic policy with Zurich American Insurance Company. **K&K Insurance** will continue to process the claims:

All Students

- **RENEWAL** Plan 1: 100% of Usual & Customary - **\$58,678.63**
- Plan 2: 100% of Usual & Customary with \$2,000 Limit on Physical Therapy - **\$58,119.63**
- Plan 3: 100% of Usual & Customary with \$1,000 Limit on Physical Therapy - **\$55,324.63**
- Plan 4: Scheduled Benefits (High Option) - **\$41,350.63**

Athletes Only (does NOT include Catastrophic coverage)

- Plan 1: 100% of Usual & Customary – **\$50,717.00**
- Plan 2: 100% of Usual & Customary with \$2,000 Limit on Physical Therapy - **\$48,481.00**
- Plan 3: 100% of Usual & Customary with \$1,000 Limit on Physical Therapy - **\$45,245.00**
- Plan 4: Scheduled Benefits (High Option) - **\$35,066.00**

Additionally, we have obtained quotes from two other carriers for **All Student** coverage, including the \$7.5M Catastrophic coverage with Zurich American Insurance Company for your consideration. **K&K Insurance** would continue to process the claims:

Plan 1: 100% of Usual & Customary

Zurich American Ins Company	\$64,528.63
Hartford	\$64,908.63

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 policy year. We look forward to hearing from you!

BASE COVERAGE	<u>AXIS Plan 1</u>	<u>AXIS Plan 2</u>	<u>AXIS Plan 3</u>	<u>AXIS Plan 4</u>
Maximum Benefit per Insured per Injury	\$25,000	\$25,000	\$25,000	\$25,000
Base Benefit Period	2 years	2 years	2 years	2 years
First Expense Incurred Within	180 days	180 days	180 days	180 days
Accidental Death	\$10,000	\$10,000	\$10,000	\$10,000
Room & Board (Inpatient)	100% U&C	100% U&C	100% U&C	\$5,000 Max
Hospital Misc Expenses	100% U&C	100% U&C	100% U&C	\$1,000 Max
Surgery	100% U&C	100% U&C	100% U&C	\$5,000 Max
Ambulatory Medical Center	100% U&C	100% U&C	100% U&C	100% U&C
Emergency Room Services	100% U&C	100% U&C	100% U&C	100% U&C
Physician Non-Surgical Services	100% U&C	100% U&C	100% U&C	100% U&C
Outpatient Physician Visits	100% U&C	100% U&C	100% U&C	100% U&C
Consultant Physician (Requested & Approved)	100% U&C	100% U&C	100% U&C	100% U&C
Assistant Surgeon	100% U&C	100% U&C	100% U&C	100% U&C
Anesthetist Services (Not including supervision)	100% U&C	100% U&C	100% U&C	100% U&C
X-rays - Outpatient	100% U&C	100% U&C	100% U&C	\$500 Max
Diagnostic Imaging (MRIs & CAT Scans) - Outpatient	100% U&C	100% U&C	100% U&C	\$500 Max
Laboratory Services - Outpatient	100% U&C	100% U&C	100% U&C	100% U&C
Combined Ground & Air Ambulance Services	100% U&C	100% U&C	100% U&C	100% U&C
Medical Equipment - Ortho Devices	100% U&C	100% U&C	100% U&C	\$500 Max
Physical Therapy	100% U&C	\$2,000 Max	\$1,000 Max	\$40/visit, Max \$400; 1 visit/day
Prescription Drugs	100% U&C	100% U&C	100% U&C	\$100 Max
Dental (10-year benefit period)	100% U&C	100% U&C	100% U&C	\$500/tooth/injury
<u>CATASTROPHIC COVERAGE</u>	<u>ZURICH</u>	<u>ZURICH</u>	<u>ZURICH</u>	<u>ZURICH</u>
Accidental Death	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00
Accidental Dismemberment	\$20,000 Max	\$20,000 Max	\$20,000 Max	\$20,000 Max
Deductible*	\$25,000	\$25,000	\$25,000	\$25,000
Catastrophic Benefit Period	10 years	10 years	10 years	10 years
Catastrophic Maximum Benefit	\$7,500,000 Max	\$7,500,000 Max	\$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.				

Policy Years 2022 Thru 2025
 Claims as of 1/08/2026

K and K Insurance Group, Inc.
 Custom Loss Report

Insured:
 Woodford County Schools

Policy Year Sport	Total Charge	Non-Covered Charges	Number of Claims	K and K Amount Paid	Other Insurance Pay	PPO Savings
2022 BASEBALL	\$2,749.30	\$475.23	1	\$0.00	\$0.00	\$2,274.07
2022 BASKETBALL	\$22,755.25	\$4,057.28	3	\$1,187.22	\$550.39	\$16,960.36
2022 CHEERLEADING	\$31,325.13	\$543.28	4	\$3,046.02	\$10,745.19	\$16,990.64
2022 FOOTBALL	\$208,763.09	\$106,723.32	9	\$7,750.03	\$35,205.12	\$59,084.62
2022 LACROSSE	\$9,318.99	\$4,190.94	1	\$1,084.61	\$676.78	\$3,366.66
2022 SCHOOL ACTIVITIES	\$106,269.87	\$20,023.93	22	\$16,987.52	\$14,274.85	\$54,983.57
2022 SOCCER	\$30,254.37	\$100.00	1	\$2,274.76	\$11,168.24	\$16,711.37
2022 SOFTBALL	\$92,621.82	\$16,160.68	2	\$8,379.89	\$23,365.35	\$44,715.90
2022 TRACK & FIELD	\$36,309.63	\$9,388.17	2	\$2,779.67	\$8,282.34	\$15,859.45
2022 WRESTLING	\$33,683.25	\$3,495.36	3	\$3,788.79	\$8,523.01	\$17,876.09
2022 Total	\$574,050.70	\$165,158.19	48	\$47,278.51	\$112,791.27	\$248,822.73
2023 BASKETBALL	\$615.00	\$248.00	1	\$110.14	\$79.27	\$177.59
2023 CHEERLEADING	\$24,477.27	\$3,820.13	4	\$3,118.45	\$8,947.99	\$8,590.70
2023 FOOTBALL	\$181,418.43	\$14,532.45	4	\$12,200.31	\$45,011.22	\$109,674.45
2023 SCHOOL ACTIVITIES	\$42,174.98	\$14,829.34	16	\$4,540.93	\$3,205.10	\$19,599.61
2023 SOCCER	\$1,639.00	\$0.00	1	\$955.50	\$0.00	\$683.50
2023 SOFTBALL	\$21,333.98	\$7,752.14	2	\$1,699.68	\$284.99	\$11,597.17
2023 TRACK & FIELD	\$409.00	\$0.00	1	\$272.93	\$0.00	\$136.07
2023 VOLLEYBALL	\$3,479.64	\$772.00	1	\$722.00	\$191.59	\$1,794.05
2023 WRESTLING	\$12,040.60	\$1,206.11	3	\$2,480.94	\$929.73	\$7,423.82
2023 Total	\$287,587.90	\$43,160.17	33	\$26,100.88	\$58,649.89	\$159,676.96
2024 BASEBALL	\$0.00	\$0.00	2	\$0.00	\$0.00	\$0.00
2024 BASKETBALL	\$44,117.73	\$3,624.45	3	\$4,318.90	\$8,454.42	\$27,719.96
2024 CHEERLEADING	\$11,392.14	\$4,075.15	1	\$151.49	\$1,566.16	\$5,599.34
2024 CROSS COUNTRY	\$5,204.33	\$5,181.48	1	\$0.00	\$0.00	\$22.85
2024 FOOTBALL	\$7,058.00	\$874.00	2	\$40.00	\$1,169.26	\$4,974.74
2024 LACROSSE	\$12,318.58	\$184.80	1	\$766.56	\$2,288.80	\$9,078.42
2024 SCHOOL ACTIVITIES	\$38,615.73	\$12,397.61	10	\$6,569.71	\$0.00	\$19,648.41
2024 SOCCER	\$7,225.30	\$357.02	4	\$1,091.65	\$1,593.09	\$4,183.54
2024 SOFTBALL	\$5,446.00	\$360.00	2	\$50.00	\$1,555.01	\$3,480.99
2024 VOLLEYBALL	\$2,822.00	\$2,152.00	2	\$47.78	\$521.72	\$100.50
2024 WEIGHT LIFTING	\$0.00	\$0.00	1	\$0.00	\$0.00	\$0.00
2024 WRESTLING	\$20,047.20	\$2,038.38	1	\$654.08	\$3,883.15	\$13,471.59
2024 Total	\$154,247.01	\$31,244.89	30	\$13,690.17	\$21,031.61	\$88,280.34
2025 BASKETBALL	\$5,537.50	\$115.24	4	\$1,296.14	\$1,242.16	\$2,883.96
2025 CHEERLEADING	\$0.00	\$0.00	1	\$0.00	\$0.00	\$0.00
2025 CROSS COUNTRY	\$14,946.20	\$3,559.66	1	\$1,781.47	\$278.52	\$9,326.55
2025 FOOTBALL	\$82,670.17	\$72,633.89	8	\$2,515.25	\$1,523.25	\$5,997.78
2025 SCHOOL ACTIVITIES	\$1,818.46	\$960.47	3	\$214.46	\$0.00	\$643.53
2025 VOLLEYBALL	\$11,875.51	\$970.06	2	\$370.00	\$3,377.94	\$7,157.51
2025 WRESTLING	\$0.00	\$0.00	1	\$0.00	\$0.00	\$0.00
2025 Total	\$116,847.84	\$78,239.32	20	\$6,177.32	\$6,421.87	\$26,009.33

	2022 Policy Year	2023 Policy Year	2024 Policy Year	2025 Policy Year
PAID CLAIMS	\$42,279	\$26,101	\$13,690	\$6,177
# OF CLAIMS	48	33	30	20
AVE COST PER CLM	\$880.8	\$790.9	\$456.3	\$308.9
LOSS RATIO	75.8%	46.8%	24.5%	11.1%

2022 Thru 2025 Years (as of 1-08-2026)			
<u>Types of Service</u>	Overall Paid Claims	<u>Sport/Activity</u>	Overall Paid Claims
HO Hospital Outpatient	26.28%	SCHOOL ACTIVITIES	30.36%
ER Hospital Emergency Care Facility	24.27%	FOOTBALL	24.14%
T2 Physical Therapy, Outpatient 2nd Visit & Thereafter	10.06%	SOFTBALL	10.86%
DI Diagnostic Imaging Expense	7.36%	WRESTLING	7.43%
DV Doctor's Visit, 1st Visit-Outpatient	7.13%	BASKETBALL	7.41%
D2 Doctor's Visit, 2nd vis & thereafter-Outpatient	5.77%	CHEERLEADING	6.77%
SO Surgery, Outpatient	3.48%	SOCCER	4.63%
HE Hospital Inpatient	3.46%	TRACK & FIELD	3.27%
DX X-Ray	3.42%	LACROSSE	1.99%
PT Physical Therapy, 1st visit	2.11%	CROSS COUNTRY	1.91%
EP ER Physician	2.03%	VOLLEYBALL	1.22%
MS Braces, Orthopedic Appliances	1.01%	WEIGHT LIFTING	0.00%
AN Anesthesia Expense	0.75%	BASEBALL	0.00%
AC Ambulatory surgery center	0.72%		
TX Treatment of Fracture	0.56%		
CA Casting Services & Supplies	0.44%		
DT Dental	0.37%		
DM Wheelchairs, Hosp beds, Crutches, Med supplie	0.18%		
AM Ambulance, Ground	0.17%		
DL Diagnostic Lab Expense	0.10%		
HR Hospital Room & Board	0.10%		
OC Occupational Therapy	0.05%		
SD Second doc-DV/Schedule of benefits	0.05%		
IJ Injections-Epidural Steroid	0.05%		
EX Emergency X-rays	0.04%		
I2 Inpatient Physicain visit-subsequent	0.03%		
IP Inpatient Physician Visit 1st	0.02%		
PD Prescription Drugs	0.02%		
<u>Leading medical providers</u>	<u>Amount Paid</u>	<u>Leading PPO Discount Providers</u>	<u>Savings</u>
UNIVERSITY OF KENTUCKY	\$54,490.08	UNIVERSITY OF KENTUCKY	\$325,237
KENTUCKY MEDICAL SERVICES	\$17,886.36	KENTUCKY MEDICAL SERVICES	\$41,028
NEW LEXINGTON CLINIC PSC	\$5,148.74	OSPTKY LLC	\$20,891
BLUEGRASS ORTHOPAEDICS PSC	\$3,748.19	BLUEGRASS ORTHOPAEDICS PSC	\$19,976
WOODFORD HOSPITAL LLC	\$3,102.93	WOODFORD PHYSICAL THERAPY PSC	\$11,706
KENTUCKY ORTHOPEDIC REHABILITATION LLC	\$2,382.68	NEW LEXINGTON CLINIC PSC	\$11,360
OSPTKY LLC	\$1,943.33	KENTUCKY ORTHOPEDIC REHABILITAT	\$10,089
BAPTIST HEALTHCARE SYSTEM INC	\$1,583.95	GEORGETOWN COMMUNITY HOSPITAL	\$9,392
KENTUCKY ORTHOPAEDICS & SPINE PLLC	\$1,581.80	BAPTIST HEALTHCARE SYSTEM INC	\$7,977
GEORGETOWN COMMUNITY HOSPITAL	\$1,261.32	SHRINERS HOSPITALS FOR CHILDREN	\$6,563