

SCHOOL INSURANCE OF FLORIDA, TPA

Toll Free: 800-432-6915 Fax: 407-798-0296; Mailing Address: P.O. Box 784268 Winter Garden, FL 34778

April 11, 2018

TO: Charles High
Broward County School Board
Purchasing/Procurement Department

RE: Broward County - Coverage Extension Option, Per RFP 14-015P

Hello Mr. High:

It has been a pleasure to be of financial assistance to many families in the Broward County community. Thank you for allowing School Insurance of Florida the privilege of offering accident insurance plan options to protect Broward County students for the past many years. The purpose of this correspondence is to confirm the current student insurance policy terms and services provided by School Insurance of Florida will remain the same for the Broward students. The rates have remained the same throughout the entire RFP term, with no rate increases.

Services provided by School Insurance of Florida, TPA:

School Insurance of Florida has been committed to the design and administration of student insurance programs exclusively for Florida schools for over 40 years. Palm Beach, Hillsborough, Orange, Polk, Seminole, Lake, Marion, Brevard, and Lee are some of our long term standing clients, over 10-14 years. Programs are specifically tailored to each districts' individual needs. Our business plan includes providing exceptional, personal, and courteous claim service for parents of injured students. We attempt to minimize the schools' administrative involvement with regard to the student enrollment process and claim handling.

In addition to offering a favorable balance of cost and coverage levels, School Insurance of Florida provides the following unique and important services:

1- School Insurance of Florida has developed a direct 'Preferred Provider Network' comprised of *Broward County* area physicians, hospitals and medical service providers that have agreed to accept the School Insurance of Florida policy benefits as 'full pay' for covered medical treatment services rendered. Parents of injured students can elect to utilize the Broward 'Preferred Provider Network' service providers and not be balance billed. However, parents are not required to stay 'in-network' to receive policy benefits.

2- **Because of School Insurance of Florida's specialization and substantial 'purchasing power', Broward County School District has been able to maintain the same rates for 5 successive terms, with no increases. Broward's rates are substantially lower than rates offered by other insurance companies. (Attached is a rate comparison chart for your review). Often, Districts negotiate the voluntary rates since there is no cost to the District. This insures the District is not locked into a bid only to receive rate increases later. This is a rule outlined in <https://www.flrules.org/gateway/ruleno.asp?id=6A-1.012>**

3- Broward County School District parents are offered both a High Option and Low Option Benefit Plan. The Low Option plan is well within the financial reach of all families. The High Option plan is available at a higher cost and offers more extensive benefits.

4- School Insurance of Florida provides a custom designed website for Broward County parents to view information about the program. The customized website allows parents to enroll online, via mobile device or by mailing a printed application directly to School Insurance of Florida. Teachers and school officials are relieved of the liability and responsibility of collecting insurance money and applications at school.

5- School Insurance of Florida pays for the cost of printing 270,000 hardcopy printed enrollment brochures and distributes a supply of brochures to each of Broward's secondary and elementary school buildings. This allows parents that do not have access to computers the opportunity to enroll students by direct mail. Most other insurance companies do not provide printed enrollments forms for schools.

6- Florida Statute **627.661** mandates that insurance companies offering student insurance through Florida schools must have an in-state Florida resident licensed TPA office to adjudicate claims or claims may be processed and handled from the home office of the underwriting insurance company. School Insurance of Florida is a Florida resident licensed TPA and is following the state law.

Attached is a summary of policy rates offered to Florida schools by various other insurance companies for your review and comparison with the Broward policy rates. Please let me know if you have questions regarding this information.

2018-2019 Policy Renewal Option to Extend Coverage

Reliance Standard Life Insurance Company (A.M. Best's Rating A+) has been the underwriter of Broward's student insurance policy for the past 5 years. The company underwriters have granted authority to offer a renewal option for Broward's existing policy at the same rate and coverage levels for the 2018-2019 term. The enclosed 2018-2019 renewal application must be submitted prior to June 13, 2018.

Thank you for your trust and confidence in School Insurance of Florida. To confirm renewal based on the above terms, please return the attached renewal application to us prior to June 13, 2018. Please don't hesitate to call me if you have questions regarding this information.

Sincerely,

Lane L. Smith
President
Lane L. Smith
School Insurance of Florida
800-432-6915

BROWARD COUNTY SCHOOLS STUDENT ACCIDENT INSURANCE SUMMARY OF BENEFITS

Policy Benefit	Plan A	Plan B
Maximum Medical	\$ 25,000	\$ 25,000
Loss of Life	\$ 1,500	\$ 3,000
Double Dismemberment	\$ 7,500	\$10,000
Single Dismemberment	\$ 1,000	\$ 2,000
Initial Treatment Period Requirement	30 days	30 days
Eligible Treatment Expense Benefit Period	52 weeks	52 weeks
Initial Non-Surgical Physician's Benefit	\$50	\$ 75
Physician's Non-Surgical Follow-Up Visits	\$40	\$ 45
Outpatient Therapy Or Similar Treatment Visits	Up to \$200 @ \$40 per visit	Up to \$400 @ \$45 per visit
Surgery Fee Schedule (includes assistant surgeon and anesthesiologist fees)	Per Florida Work Comp Fee Schedule; \$3,500 maximum	Per Florida Work Comp Fee Schedule; \$7,500 maximum
X-Rays, EEG, CAT Scans (Includes Reading Fees)	UCR up to \$150	Up to \$ 350
MRI	UCR up to \$500	Up to \$ 750
Inpatient Hospital Room Charges Per Diem	Up to \$350 per day	Up to \$500 per day
Inpatient Hospital Miscellaneous Charges Per Diem	Up to \$300 per day	Up to \$ 750 per day
Hospital Outpatient, Surgi-Care Center or "Same Day" Surgery Facility Charges when Major Surgery is performed requiring general anesthesia	UCR up to \$3,500	UCR up to \$7,500
Emergency Room Charges: (policy provides additional benefits for x-rays, scans, physician fees and other specified policy benefits)	UCR up to \$300	UCR up to \$750
Orthopedic devices, braces or appliances	Up to \$150	Up to \$300
Outpatient Prescription Drugs	N/A	Up to \$ 50
Dental Treatment	Up to \$350 \tooth	Up to \$750 \tooth
Emergency Ambulance Service	Up to \$250	Up to \$750

BROWARD COUNTY STUDENT INSURANCE RATES

Group Rates for Voluntary Plan	Plan A	Plan B
School-Time Plan (Grades Pre-K-12)	\$ 9.00	\$ 25.00
24-Hour Plan (Grades Pre-K-12)	\$47.00	\$150.00
Group Head Start/Before and After Care	\$ 8.00	NA
Rates for Tackle Football, grades 9,10,11,12th Fall FHSAA Try-Out Sessions and Classic Game	\$15.00	\$ 35.00
Regular FHSAA Season Practices and Games	\$ 60.00	\$120.00
FHSAA Spring Practice Sessions and Jamboree	\$ 20.00	\$ 40.00
FHSAA Try-Out, Regular Season and Spring	\$ 85.00	\$190.00

2018-2019 Application to Renew Student Accident Insurance Policy

Applicant: Broward County School District

Policy #:09-0136-2018

Policy Underwritten by: Reliance Standard Life Insurance Company

Claims Administered by: School Insurance of Florida, TPA.

Applicant hereby elects to extend the above policy subject to all terms and provisions contained therein. Reliance Standard Life Insurance Company agrees to provide benefits in accordance with policy terms and provisions. School Insurance of Florida, Winter Garden, Florida, will administer claims. The company reserves the right to renegotiate the rates if federal or state imposed mandates requires the insurance company to increase or expand the current policy terms and benefit levels. The School Board of Broward County, Florida reserves the right to cancel coverage at any time due to poor service levels or unacceptable rate adjustments.

The policy schedule of benefit levels will continue to be provided based on the current policy terms, provisions, benefits and exclusions. If subsequent increases in the policy benefit levels are desired by the school district, the school district reserves the right to negotiate increased benefit levels and rate adjustments with the company. **Please return this application prior to June 13, 2018 to guarantee renewal of the student insurance policy at the same rate and coverage levels:**

Check the Selection

The Broward County School District **elects to renew and extend** the student insurance policy serviced by School Insurance of Florida through the 2018-2019 school term at the same premium rates, provisions, terms and benefits as set in the current 2017-2018 policy, outlined above. The authorization below will bind coverage for the 2018-2019 school term and in accordance with the policy provisions.

Applicant's Authorization:

Authorized Signature: _____

Printed Name: _____ **Title:** _____

Date of Acceptance: _____

Please Return to:

School Insurance of Florida
FAX: 407-798-0296 Email: Lanes@Lesmith.net
P.O. Box 784268 Winter Garden, FL 34778
Phone: (800) 432-6915