

Comparison Analysis of Florida School District Student Accident Insurance Programs

- Currently implemented during the 2017 School Term -

<u>District</u>	<u>Type of Plan</u>	<u>School Time Rate</u>	<u>24 Hour Plan Rate</u>	<u>Football Rate</u>
Broward	Voluntary Plan enrollment offered to all students, K-12.	\$9.00 (includes sports coverage except football)	\$47.00 (includes sports coverage except football)	\$85.00 full season rate.
Brevard	Voluntary Plan enrollment offered to all students, K-12.	\$15.00 grades 7-12, (includes sports coverage except football). Rate for grades K-6 is \$10.00.	\$48.00 (includes sports coverage except football)	\$105.00 full season rate.
Miami Dade	All high school athletes <u>must</u> purchase Sports Plan. All students K-12 offered a Voluntary Plan.	\$18.00 grades 7-12 rate EXCLUDES sports coverage. Athletes pay \$21.00 District pays additional subsidy. \$16.00 voluntary rate for PreK-6.	\$79.00 includes sports coverage except football.	\$95.00 paid by student. District pays <u>additional</u> premium subsidy.
Collier	Voluntary Plan enrollment offered to all students, K-12.	\$27.00 (includes sports coverage except football)	\$150.00 (includes sports coverage except football)	\$110.00 full season rate.
Orange	District purchases group policy covering all student athletes. No sports fee is charged. A Voluntary Plan is also offered to all students, K-12.	\$12.00 School Time (does not cover sports)	\$48.00 24 Hour Plan (does not cover sports)	Not offered. (School's group policy covers football and all sports)
Marion	District purchases group policy covering all student athletes; Athletes pay a sports fee to school.	\$8.00 School Time (does not cover sports)	\$45.00 24 Hour Plan (does not cover sports)	Not offered. (School's group policy covers football and all sports)
Lake	Voluntary Plan enrollment offered to all students, K-12.	\$15.00 grades 7-12, (includes sports coverage except football).	\$45.00 (includes sports coverage except football)	\$75.00 full season rate.
Seminole	Voluntary Plan enrollment offered to all students, K-12.	\$20.00 (includes sports coverage except football)	\$42.00 (includes sports coverage except football)	\$75.00 full season rate.

Other Companies Offering Voluntary Coverage and 2017 Rates

	<u>School Time Plan</u>	<u>24 Hour Plan</u>	<u>Football Plan</u>
Broward School District (Reliance Standard Life)	\$ 9.00 (includes sports except football)	\$47.00 (includes sports coverage except football)	\$ 85.00 full season rate.
Markel Insurance	\$66.00 (includes sports except football)	\$266.00 (includes sports coverage except football)	\$435.00 full season rate.
Gerber Life Insurance	\$40.00 (includes sports except football)	\$125.00 (includes sports coverage except football)	\$95.00 full season rate.
K and K Insurance	\$27.00 (includes sports except football)	\$118.00 (includes sports coverage except football)	\$206.00 full season rate.