



AGENDA REQUEST FORM

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

MEETING DATE	2018-06-12 10:05 - School Board Operational Meeting
AGENDA ITEM	ITEMS
CATEGORY	E. OFFICE OF STRATEGY & OPERATIONS
DEPARTMENT	Procurement & Warehousing Services

Special Order Request <input type="radio"/> Yes <input checked="" type="radio"/> No
Time
Open Agenda <input type="radio"/> Yes <input checked="" type="radio"/> No

ITEM No.: E-6.

TITLE:
Recommendation to Approve Second Amendment and Contract Extension - 14-015P - Student and Athletic Accident Insurance Coverage

REQUESTED ACTION:
Approve the Second Amendment to the Agreement. Contract Term: July 1, 2018 through December 31, 2018, 6 Months; User Department: Risk Management Department; Award Amount: \$300,000; Awarded Vendor(s): Scholastic Insurance of Florida, LLC d/b/a School Insurance of Florida; Small/Minority/Women Business Enterprise Vendor(s): None.

SUMMARY EXPLANATION AND BACKGROUND:
This Request for Proposal provides student and athletic insurance coverage to students and athletes who participate in all Broward District Schools sports, including football as well as Head Start and Early Head Start programs.
The amendment to the agreement has been reviewed and approved as to form and legal content by the Office of the General Counsel.

SCHOOL BOARD GOALS:
 Goal 1: High Quality Instruction
 Goal 2: Continuous Improvement
 Goal 3: Effective Communication

FINANCIAL IMPACT:
There is no additional financial impact to the District.

EXHIBITS: (List)
(1) Continuation of Summary Explanation and Background (2) Executive Summary (3) Second Amendment to Agreement (4) Approved ARF 6-13-17 SBOM E-8 (5) Approved ARF 6-21-16 RSBM E-11 (6) Approved Post Approval Memo 6-25-2013 (7) Financial Analysis Worksheet (8) Extension Letter (9) Renewal Letter (10) Comparison Analysis

BOARD ACTION:

APPROVED
(For Official School Board Records Office Only)

SOURCE OF ADDITIONAL INFORMATION:

Name: Aston Henry	Phone: 754-321-1901
Name: Mary C. Coker	Phone: 754-321-0518

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA
Senior Leader & Title
Maurice L. Woods - Chief Strategy & Operations Officer

Approved In Open Board Meeting On:
By:

JUN 12 2018
Nora Rupert
School Board Chair

Signature
Maurice Woods
6/5/2018, 12:56:14 PM

**Second Amendment to Agreement and Contract Extension
14-015P – Student and Athletic Accident Insurance Coverage
June 12, 2018 Board Agenda
Page 2**

CONTINUATION OF SUMMARY EXPLANATION AND BACKGROUND

The District also requires all students participating in Head Start and Early Head Start programs to purchase, at a minimum, student accident coverage; this premium is paid for by the District. This request is to extend RFP 14-015P - Student and Athletic Accident Insurance Coverage for six (6) months one hundred-eighty (180 days) until a new RFP with revised specifications can be awarded.

EXECUTIVE SUMMARY

Second Amendment to Agreement and Contract Extension 14-015P – Student and Athletic Accident Insurance Coverage

The Risk Management Department is requesting School Board approval to exercise a six (6) month extension in reference to Request for Proposal (RFP) 14-015P. School Insurance of Florida, LLC offers student accident insurance coverage, which protects District students. Parents are offered both a high and low option benefit plan. This allows more parents the ability to afford basic coverage or elect to purchase a plan with increased benefits. The District will benefit from a non-rate increase if Risk Management extends the current RFP for an additional six (6) months. Plans issued from July 1, 2018 through December 31, 2018 will provide coverage through June 30, 2019.

School Insurance of Florida specializes in Florida is student insurance marketplace and has substantial purchasing power. This organization has been able to keep student insurance rates/premiums for District students stable without an increase for the past six (6) years. This organization has developed a direct 'Preferred Provider Network' of area physicians and medical service providers who have agreed to accept School Insurance of Florida's plan benefits as 'full pay for covered services rendered.' Parents of injured students can elect to utilize the 'Preferred Provider Network' services and will not be balance billed.

Parents have the option of viewing information on School Insurance of Florida's custom designed website twenty-four (24) hours a day, seven (7) days a week. They can enroll online, on their mobile device or by submitting a printed application directly to School Insurance of Florida. Schools are relieved of the responsibility of collecting applications and premiums.

Florida Statute 627.661 mandates that student insurance claims must be adjudicated by an in-state Florida resident licensed Third Party Administrator (TPA) or the home office of an underwriting insurance company. School Insurance of Florida is a TPA per the Florida Department of Financial Security and is in full compliance with Florida Statute 627.661.

School Insurance of Florida has received authorization from their underwriting insurance company to renew the District's student insurance program at current rates for the 2018/2019 school term. Parents will be pleased to know the District is renewing this program with no rate increases for school year 2018/2019. The District pays premiums for student accident coverage for all students participating in Head Start and Early Head Start programs. Funding for Student Accident Insurance for Head Start students is provided through a Head Start Grant.

The catastrophic student accident insurance, which was awarded under RFP 14-015P to Arthur J. Gallagher, was bid separately under 18-007V and was brought to the School Board for award on June 13, 2017, EE-25.

There is a companion agenda item for this Board meeting, where the District is rejecting all bids for the RFP 19-009V - Student and Athletic Accident Insurance Coverage which explains why the extension of this contract is needed.

**Second Amendment to Agreement and Contract Extension
14-015P – Student and Athletic Accident Insurance Coverage
June 12, 2018 Board Agenda
Page 2**

Financial Impact

Based on the monthly expenditure analysis, there is no need for additional spending authority, as demonstrated below:

<u>Current spending:</u>	<u>\$188,676</u>
<u>Average monthly expenditure:</u>	<u>\$3,253</u>
<u>Unused authorized spending:</u>	<u>\$111,324</u>
<u>Estimated forecasted spend:</u>	<u>\$19,518 (\$3,253 x 6 months)</u>

SECOND AMENDMENT TO AGREEMENT

THIS SECOND AMENDMENT TO AGREEMENT is made and entered into as of this 10th day of June, 2018, by and between

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA
(hereinafter referred to as "SBBC"),
a body corporate and political subdivision of the State of Florida,
whose principal place of business is
600 Southeast Third Avenue, Fort Lauderdale, Florida 33301

and

SCHOLASTIC INSURANCE OF FLORIDA, L.L.C.
D/B/A SCHOOL INSURANCE OF FLORIDA
(hereinafter referred to as "VENDOR"),
having its principal place of business at
12200 West Colonial Drive, Suite 100
Winter Garden, Florida 34787

WHEREAS, SBBC issued a Request for Proposal identified as RFP 14-015P – Student and Athletic Accident Insurance and Catastrophic Accident Coverage (hereinafter referred to as "RFP") and dated March 28, 2013 for the purpose of receiving Student and Athletic Insurance Coverage; and

WHEREAS, VENDOR offered a proposal dated April 22, 2013 (hereinafter referred to as "Proposal" which is incorporated by reference herein, in response to the RFP; and

WHEREAS, VENDOR admits and agrees that on June 25, 2013, it was awarded an Agreement under the RFP through June 30, 2016, which permits two (2) one-year renewals and an additional extension for up to 180 days beyond the expiration date of the final renewal period (hereinafter referred to as "Agreement"); and

WHEREAS, on June 21, 2016, SBBC and VENDOR exercised its first of two (2) options to renew the Agreement for a period of one (1) additional year; and

WHEREAS, on June 13, 2017, SBBC and VENDOR exercised its second of two (2) options to renew the Agreement for a period of one (1) additional year, and

WHEREAS, SBBC wishes to exercise its last and final option to extend the Agreement for 180 days; and

NOW, THEREFORE, in consideration of the premises and of the mutual covenants contained herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties hereby agree as follows:

1.01 **Recitals.** The Parties agree that the foregoing recitals are true and correct and that such recitals are incorporated herein by reference.

1.02 **Term of Agreement.** Pursuant to Article 2.01 of the Agreement, the term of the Agreement is hereby extended from **July 1, 2018** through **December 31, 2018**, unless terminated earlier pursuant to Article 3.05 of the Agreement.

1.03 **Order of Precedence among Agreement Documents.** In the event of conflict between the provisions of the Agreement and the provisions contained herein, the provisions of the following documents shall take precedence in this order:

- First: this Second Amendment to Agreement, then
- Second: First Amendment to Agreement, then
- Third: Agreement, then
- Fourth: Addendum No. 1, then
- Fifth: RFP 14-015P – Student and Athletic Accident Insurance Coverage, then
- Sixth: Proposal submitted in repose to the RFP by VENDOR

1.04 **Insurance Policies.** VENDOR shall provide a voluntary student accident insurance program with Head Start and Athletics Departments for the 2018 – 2019 school year. The insurance policies shall be issued for the term of the school year 2018 – 2019 and all policy rates, provisions, benefits and terms shall remain the same as currently provided in **Attachment A.**

1.05 **Other Provisions Remain in Force.** Except as expressly provided herein, all other portions of the Agreement remain in full force and effect.

1.06 **Authority.** Each person signing this Second Amendment to Agreement on behalf of either party individually warrants that he or she has full legal power to execute this Second Amendment to Agreement on behalf of the party for whom he or she is signing, and to bind and obligate such party with respect to all provisions contained in this Second Amendment to Agreement.

IN WITNESS WHEREOF, the Parties hereto have made and executed this Second Amendment to Agreement on the date first above written.

[THIS SPACE INTENTIONALLY LEFT BLANK; SIGNATURE PAGES TO FOLLOW]

FOR SBBC:

(Corporate Seal)



ATTEST:

A large, cursive handwritten signature of Robert W. Runcie.

Robert W. Runcie, Superintendent of Schools

THE SCHOOL BOARD OF BROWARD
COUNTY, FLORIDA

By 
Nora Rupert, Chair

Approved as to Form and Legal Content:

A handwritten signature of Kathelyn Jacques-Adams.

Digitally signed by Kathelyn Jacques-
Adams, Esq. - kathelyn.jacques-
adams@gbrowardschools.com
Reason: Scholastic Insurance of Florida,
L.L.C. d/b/a School Insurance of Florida
Date: 2018.05.22 11:43:59 -04'00'

Office of the General Counsel

[THIS SPACE INTENTIONALLY LEFT BLANK; SIGNATURE PAGE TO FOLLOW]

FOR VENDOR:

(Corporate Seal)

ATTEST:

SCHOLASTIC INSURANCE OF FLORIDA, L.L.C.
D/B/A SCHOOL INSURANCE OF
FLORIDA

By *Lane Smith*
Signature

, Secretary

Printed Name: Lane Smith

Title: President

-or-

Gina Canneto
Witness Gina Canneto

Frank Cummings
Witness Frank Cummings

STATE OF Florida

COUNTY OF Manatee

The foregoing instrument was acknowledged before me this 22nd day of May, 2018 by Lane L. Smith of

School Ins. of FL on behalf of the corporation/agency. He/She is personally known to me or produced FL Drivers License as identification and did/did not first take an oath.

My Commission Expires: 10/26/2019

April V. Smith
Signature / Notary Public

April V. Smith
Printed Name of Notary



April V. Smith
Notary Public
State of Florida
My Commission Expires 10/26/2019
Commission No. FF 930729

FF 930729
Notary's Commission No.

ATTACHMENT A

BROWARD COUNTY SCHOOLS

VOLUNTARY STUDENT ACCIDENT INSURANCE SUMMARY

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 \$300	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

CURRENT STUDENT 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
Before and After Care	\$8.00	NA
Rates for Tackle Football, grades 9,10,11,12 th 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



AGENDA REQUEST FORM

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

ITEM No.:

E-8.

MEETING DATE

Jun 13 2017 10:05AM - School Board Operational Meeting

AGENDA ITEM

ITEMS

CATEGORY

E. OFFICE OF STRATEGY & OPERATIONS

DEPARTMENT

Procurement & Warehousing Services

Special Order Request

Yes No

Time

Open Agenda

Yes No

TITLE:

First Amendment to Agreement and Renewal - 14-015P - Student and Athletic Accident Insurance Coverage

REQUESTED ACTION:

Approve the First Amendment to the Agreement for the above Request for Proposal (RFP). Contract Term: July 1, 2013, through June 30, 2018, 5 Years; User Department: Risk Management Department; Original Award Amount: \$300,000; Awarded Vendor(s): Scholastic Insurance of Florida, LLC d/b/a School Insurance of Florida; Minority/Women Business Enterprise Vendor(s): None

SUMMARY EXPLANATION AND BACKGROUND:

The School Board of Broward County, Florida, currently offers Student and Athletic Accident Insurance Coverage to all District students as well as those participating in interscholastic athletic and non-sport extracurricular activities.

A copy of the bid documents are available online at:

<http://www.broward.k12.fl.us/supply/agenda/14-015P-Student&AthleticAccidentInsurance&CatastrophicAccidentCoverages.pdf>

This Agreement has been reviewed and approved as to form and legal content by the Office of the General Counsel.

See Supporting Docs for continuing of Summary Explanation and Background.

SCHOOL BOARD GOALS:

Goal 1: High Quality Instruction Goal 2: Continuous Improvement Goal 3: Effective Communication

FINANCIAL IMPACT:

There is no financial impact to the District. The Student and Athletic Accident Insurance is purchased by parents and guardians. The approved funding for the Student Accident Insurance for Head Start and Early Head Start was approved on June 25, 2013, on a Post Approval Letter, therefore, no additional spending authority is needed.

EXHIBITS: (List)

(1) Continuation of Summary Explanation and Background (2) Executive Summary (3) First Amendment to Agreement (4) Approved ARF 6-21-16 RSBM E-11 (5) Approved Post Approval Letter 6-25-2013 (6) Recommendation Tabulation 6-25-2013 (7) Financial Analysis Worksheet (8) Current Rates_Plans_Comparisons (9) Renewal Letter (10) Supplier Evaluation

BOARD ACTION:

APPROVED

(For Official School Board Records Office Only)

SOURCE OF ADDITIONAL INFORMATION:

Name: Aston A. Henry, Jr.

Phone: 754-321-1901

Name: Mary C. Coker

Phone: 754-321-0501

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

Senior Leader & Title

Maurice L. Woods - Chief Strategy & Operations Officer

Approved In Open Board Meeting On:

JUN 13 2017

Signature

Maurice Woods

5/22/2017, 12:06:39 PM

By:

Abby M. Freedman

School Board Chair

Electronic Signature

Form #4189 Revised 07/16
RWR/ MLW/MCC/AH:ch



AGENDA REQUEST FORM

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

MEETING DATE	Jun 21 2016 10:15AM - Regular School Board Meeting	Special Order Request	<input type="radio"/> Yes	<input checked="" type="radio"/> No
ITEM No.:	AGENDA ITEM	Time		
E-11.	CONSENT ITEMS			
	CATEGORY			
	E. OFFICE OF STRATEGY & OPERATIONS			
	DEPARTMENT	Open Agenda		
	Procurement & Warehousing Services	<input type="radio"/> Yes	<input checked="" type="radio"/> No	

TITLE:
RFP Renewal - 14-015P - Student and Athletic Accident Insurance and Catastrophic Accident Coverages

REQUESTED ACTION:
Approve the Agreement for the above Request for Proposal (RFP) - 14-015P. Contract Term: July 1, 2016, through June 30, 2017, 1 Year; User Department: Risk Management Department; Award Amount: \$300,000; Awarded Vendor(s): Scholastic Insurance of Florida, LLC d/b/a School Insurance of Florida and Arthur J. Gallagher Risk Management Services, Inc.; Minority/Women Business Enterprise Vendor(s): None

SUMMARY EXPLANATION AND BACKGROUND:
The School Board of Broward County, Florida, received three (3) proposals for RFP 14-015P - Student and Athletic Accident Insurance and Catastrophic Accident Coverages and one proposal did not meet the minimum eligibility requirements of the RFP. The term of this contract was from July 1, 2013, through June 30, 2016, with two (2) one-year renewals. This request is to approve the first renewal of this RFP. A copy of the RFP documents are available online at: <http://www.broward.k12.fl.us/supply/agenda/14-015P-Student&AthleticAccidentInsurance&CatastrophicAccidentCoverages.pdf>
These renewal Agreements have been reviewed and approved as to form and legal content by the Office of the General Counsel.

SCHOOL BOARD GOALS:
 Goal 1: High Quality Instruction
 Goal 2: Continuous Improvement
 Goal 3: Effective Communication

FINANCIAL IMPACT:
There is no additional financial impact to the District. The Student and Athletic Accident Insurance is purchased by parents/guardians. Funding for Student Accident Insurance for Head Start students is provided through a Head Start Grant. Funding for the Catastrophic Accident Coverage is provided through the general fund.

EXHIBITS: (List)
(1) Executive Summary (2) Agreements-2 (3) Approved Post Approval Letter 6-25-2013 (4) Recommendation Tabulation 6-25-2013 (5) Financial Analysis Worksheet (6) Renewal Letters-2 (7) Supplier Evaluations-2

BOARD ACTION: <div style="text-align: center; font-size: 24px; font-weight: bold; margin: 10px 0;">APPROVED</div> <small>(For Official School Board Records Office Only)</small>	SOURCE OF ADDITIONAL INFORMATION: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Name: Aston Henry</td> <td style="width: 30%;">Phone: 754-321-1901</td> </tr> <tr> <td>Name: Mary C. Coker</td> <td>Phone: 754-321-0501</td> </tr> </table>	Name: Aston Henry	Phone: 754-321-1901	Name: Mary C. Coker	Phone: 754-321-0501
Name: Aston Henry	Phone: 754-321-1901				
Name: Mary C. Coker	Phone: 754-321-0501				

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA
Senior Leader & Title
Maurice L. Woods - Chief Strategy & Operations Officer

Approved In Open Board Meeting On: JUN 2 1 2016

Signature: Maurice Woods
Tuesday, June 14, 2016 5:38:53 PM

By: *Abby M. Freedman*
School Board Chair *for the Chair*

**THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA
OFFICE OF THE SUPERINTENDENT**

**ROBERT W. RUNCIE
SUPERINTENDENT OF SCHOOLS**

June 25, 2013

TO: School Board Members

FROM: Maurice L. Woods *M.W.*
Chief Strategy & Operations Officer

VIA: Robert W. Runcie *RWR*
Superintendent of Schools

SUBJECT: **NOTIFICATION OF BIDS AWARDED FOR LESS THAN \$1,000,000 AND RFPs AWARDED FOR LESS THAN \$500,000 PURSUANT TO SCHOOL BOARD POLICY 3320, PART II, RULES (D), (N), (T)**

In accordance with School Board Policy 3320, please find listed below those bids awarded for less than \$1,000,000, RFPs awarded for less than \$500,000, and awards for the utilization of state contracts or piggy-back of other governmental agency contracts less than \$1,000,000.

Notification to the Board of these amounts does not mean that the amounts shown will be spent. These amounts represent the estimated contract value and purchases may be made from available funds in various school/department/center budgets and do not require any changes to the District budget.

New Bid/RFP Award

<u>Bid/RFP</u>	<u>TITLE</u>	<u>LOCATION</u>	<u>AMOUNT</u>
13-061N	Marker Boards and Whiteboards Contract period: June 25, 2013 though June 30, 2016	Various Locations	\$750,000
	Note: Includes an award recommendation to one certified M/WBE Vendor: Office Express Supplies, Inc. (Hispanic-American M/WBE: Hialeah, Florida)		
14-014V	Risk Management Property & Casualty Insurance Consultant Services Contract period: July 1, 2013 through June 30, 2016	Risk Management	\$100,000
14-015P	Student and Athletic Accident Insurance and Catastrophic Accident Coverages Contract period: July 1, 2013 through June 30, 2016	Risk Management	\$300,000



Notification of Bids Awarded for Less Than \$1,000,000 and RFPs Awarded for Less Than \$500,000 Pursuant to School Board Policy 3320, Part II, Rules (D), (N), (T)
 June 25, 2013
 Page 2 of 2

New Bid/RFP Award (continued)

14-020N	Sewing Machines, Service & Repair of Commercial & Domestic Contract period: July 1, 2013 through June 30, 2016	Various Locations	\$500,000
14-024T	Inspection and Maintenance for Chemical Dilution Tanks Contract period: July 1, 2013 through June 30, 2016 or as amended	Physical Plant Operations	\$500,000
*53-129T	Portable Bleachers – Catalog Bid Contract period: June 25, 2013 through February 15, 2014 or as renewed	Various Locations	\$200,000
*53-131V	USDA #1 Donated Fresh Fruit and Vegetable Products Contract period: August 1, 2013 through March 12, 2014 or as renewed	Food and Nutrition Services	N/A
*53-132V	Produce Contract period: June 25, 2013 through March 9, 2014 or as renewed	Food and Nutrition Services	\$900,000
*53-133N	Marker & Tack Boards Contract period: June 25, 2013 through July 30, 2013 or as renewed	Various Locations	\$750,000

*School Board Policy 3320, Part II, Rule n, allows for the purchase of items from contract awarded by other city or county governmental agencies, other school boards, community colleges, or state university system cooperative bid agreements. Award of this contract will allow the Supply Management & Logistics Department to release purchase orders for items awarded in this contract in a timely manner at contract prices. These requests do not increase current budgets.

If you have any questions, or require additional information, please contact Mr. Bill Harris, Director, Supply Management & Logistics at 754-321-0501.

RWR/MLW/BH:ak

cc: Senior Leadership Team
 Bill Harris, Director, Supply Management & Logistics

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:** _____

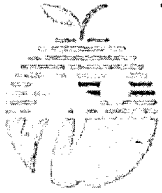
Date of Acceptance: _____

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

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

7720 WEST OAKLAND PARK BOULEVARD, SUITE 323, SUNRISE, FLORIDA 33351 • TEL 754-321-0501 • FAX 754-321-0936



PROCUREMENT & WAREHOUSING SERVICES
MARY C. COKER, DIRECTOR
www.browardschools.com

SCHOOL BOARD

NORA RUPERT, *Chair*
HEATHER P. BRINKWORTH, *Vice Chair*

ROBIN BARILMAN
HEATHER P. BRINKWORTH
ABBY S. FREEDMAN
PATRICIA GOOD
DONNA P. KORN
LAURIE RICH LEVINSON
ANN MURRAY
DR. ROSALIND OSOGBO

ROBERT W. RUNCIE
Superintendent of Schools

VIA EMAIL & FACSIMILE

April 10, 2018

Mr. Lane Smith
Scholastic Insurance of Florida, LLC
d/b/a School Insurance of Florida
12200 West Colonial Dr. Suite 100
Winter Garden Fl. 34787

Phone: 407-798-0290
Fax: 407-798-0296
Email: lanes@lesmith.net

Reference: RFP 14-015P – Student and Athletic Accident Insurance


Dear Mr. Smith:

The above-referenced contract expires **June 30, 2018**. In accordance with Special Condition 2.3 of the RFP, this contract may, by mutual agreement and upon School Board approval, be extended for an additional 180 days from **July 1, 2018 through December 31, 2018**. This letter does not constitute the actual extension or contract offer. Please indicate below your willingness to extend this RFP award, which shall be considered by the School District for renewal of your award premised upon your combined agreement to all terms and conditions of the awarded RFP and your agreement to maintain (or reduce) the current awarded price(s). Please execute this document on the space provided and return it to my attention no later than **April 16, 2018**.

If you do not respond by **April 16, 2018**, the School District will not consider extension of your award. The School District will notify you if, and when, your contract is extended by the School Board. Thank you for your prompt attention to this matter.

- Yes, I offer to renew the current contract award at the current awarded price(s).
- Yes, I offer to renew the current contract award at the lower price(s) contained on the attached page(s).
- No, I do not wish to renew the current contract award.

Sincerely,


Charles V. High, C.P.M., A.P.P., MBA
Purchasing Agent IV

CVH/jp
cc: Bid File


Signature of Authorized Representative

LANE L. SMITH President
Name and Title of Authorized Representative (PLEASE PRINT)

**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.