

Austin Community College

Agenda Item 7761

**Summary of
 Student Insurances and Medical Malpractice Insurance Quotes
 August 18, 2003**

Insurance Type	FY03 Budget	FY04 Budget	Funding Source
Student Accident	\$29,834	\$29,834	Student Insurance Fees
Student Medical Malpractice	\$31,240	\$31,240	Student Insurance Fees
Student Travel Accident	\$378	\$378	Insurance Budget
Dental Hygiene Clinic Medical Malpractice		\$5,454	Departmental Budget
	\$61,452	\$66,906	

Optional Student Health

\$

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Student Pays Carrier Directly

Student Insurances and Dental Hygiene Clinic Medical Malpractice Insurance
Dialogue/Discussion
8/18/03

- Dental Hygiene Clinic requires Medical Malpractice Insurance. Clinic coverage is excluded from current Student Medical Malpractice policy and requires that ACC obtain separate policy.
- Comptroller report recommended that Student Accident coverage be provided as optional coverage for all students. ACC currently carries Student Accident Insurance on selected courses. The selection of courses is based on an increase in potential risk for injury during class sponsored activities. ACC also carries a Student Travel Accident policy.
 - Student Accident Insurance can be provided as mandatory for all of student population or on selected courses. There is not an optional component available.
 - Insurance Selection Committee agreed that ACC would not make Student Accident Insurance mandatory for all students. ACC will continue to require Student Accident Insurance coverage for identified courses.
 - Insurance Selection Committee agreed that it would offer Optional Student Health Insurance, as there had been requests for this service. In addition, it will provide the required repatriation / medical evacuation coverage for International students attending ACC, if they currently do not have that required coverage.
 - The Insurance Selection Committee felt that the combination of the current Student Accident Insurance Coverage on selected courses and the Optional Student Health Insurance would provide the coverage that were best suited for the ACC student population and would satisfy the intent of the Comptrollers recommendation.
- RFP process entered into to provide high quality coverage at best value.
- Sent out 15 invitations for RFP and advertised in papers for two consecutive weeks.
- Received eight **bids** from three interested vendors.
 - One bid for student accident insurance
 - One bid for student travel insurance
 - One bid for student Medical Malpractice
 - One bid for optional Student Health Insurance
 - Three bids for Dental Hygiene Clinic Medical Malpractice Insurance
- Received three bids for Dental Clinic Medical Malpractice, all of which were from Bill Beatty Insurance.
- Assessed bids with assistance of *Bob Reim*, insurance consultant.
- Assessment of bids done for best value, with cost and rating as criteria.

- Insurance Selection Committee, made up of Bob Reim, Student Services (Yolanda Chappa), Dental Hygiene Clinic (Renee Cornett), Health Sciences (Yvonne VanDyke), Purchasing (Gilbert Rodriquez), Business Services (Ben Ferrell) and EHS (Becky Cole) reviewed recommendations and agreed upon recommendations being brought forward to the Board.
- Cost of Dental Clinic Medical Malpractice will need to be included in the operational expenses of the Dental Hygiene Clinic.
- Student Travel insurance is contained in the FY2004 budget.
- All others insurances are paid for by student at the time of registration, with no budget impact to ACC. There will be no change to insurance fees currently paid by students.

- **Justification:**
 - One bid received for each type of insurance sent out for RFP, with the exception of the Medical Malpractice for the Dental Hygiene Clinic. Received 3 bids from Bill Beatty Insurance for Dental Hygiene Clinic.
 - No increases in insurance costs and no decreases in coverage from current pricing.

Austin Community College Insurance Bids

Agenda Item 7761
August 18, 2003
Attachment C

	<u>Current</u>	<u>Renewal</u>	
Basic Accident			
Agent	Gammon	Gammon	
Company	Nationwide	Pan American	
Limit	\$ 10,000	\$ 10,000	
Deductible	\$ 25	\$ 25	
# Credit	9,624	9,624	
# CE	2,306	2,306	
Premium	\$ 29,834	\$ 29,834	
Travel Accident			
Agent	Gammon	Gammon	
Company	Nationwide	Pan American	
Limit	\$ 10,000	\$ 10,000	
Deductible	\$ 50	\$ 50	
# Credit	896	896	
Premium	\$ 378	\$ 378	
Student Malpractice			
Agent	Beatty	Beatty	
Company	Chicago	Chicago	
Limit	\$ 1,000,000	\$ 1,000,000	
Deductible	\$ -	\$ -	
# Low Risk	920	920	
# High Risk	191	191	
Premium	\$ 31,240	\$ 31,240	
Hygiene Clinic			
Agent	Not carried	Beatty	Beatty
Company		Evanston	Royal Surplus
Limit		\$ 1,000,000	\$ 1,000,000
Deductible		\$ 2,000.00	\$ 5,000
# Students		18	\$ 18
Premium		\$ 5,454	\$ 7,919
Student Voluntary Health			
Agent	Not carried	Gardner	Gardner
Company		Fortis	Fortis
Limit		\$ 1,000,000	\$ 1,000,000
Deductible		\$ 250	\$ 500
Premium (Ages 17-24)		\$ 1,104	\$ 710
Deductible		\$ 1,000	\$ 2,500
Premium (Ages 17-24)		\$ 550	\$ 431

Premiums shown on application for ages 25 -29; others available.
Requires nine credit hours maintained for 31 days.

Austin Community College

Student Insurances and Dental Hygiene Clinic Insurance Contracts

Recommendations

	<u>Limit</u>	<u>Deductible</u>	<u>Premium</u>
Student Accident Insurance Gammon (Pan American Life)	\$10,000	\$25.00	\$3.10 per covered class/student
Student Medical Malpractice Beatty (Chicago)	\$1,000,000 Per occurrence \$3,000,000. For aggregate	None	\$14.50 per year/student for low risk \$61.00 per year/student for high risk
Student Travel Accident Gammon (Pan American Life)	\$10,000	\$50.00	\$0.45 per student on covered trips
Optional Student Health Insurance Gardner (Fortis)	\$100,000	20% Of expenses	Student age/selected deductible determine cost.
Medical Malpractice Dental Hygiene Clinic Beatty (Evanston)	\$1,000,000 Per occurrence \$3,000,000 For aggregate	\$2,000.00	\$5454.45 annually

JUSTIFICATION:

- Student Accident – Pan American Life through Gammon. Only bid received, no increase in price and no decrease in coverage. No change to current insurance fees paid by students.
- Student Medical Malpractice – Chicago through Beatty. Only bid received, no increase in price and no decrease in coverage. No change to current insurance fees paid by students.
- Student Travel Accident – Pan American Life through Gammon. Only bid received, no increase in price and no decrease in coverage
- Optional Student Health Insurance – Fortis through Bruce Gardner. Only bid received Initial eligibility of student requires that 9 semester hours be taken. Students then retain eligibility status, whether or not they are enrolled at ACC.
- Medical Malpractice for Dental Hygiene Clinic – Evanston through Beatty. Selected due to best value. This policy provides for higher limits that are needed and a \$2000.00 deductible. Policy does not provide individual coverage for a Dentist. It will cover faculty who are performing ACC instructional related functions.

Austin Community College Bidders
6/9/2003

Bill Beatty
Bill Beatty Insurance
13140 Coit Road, Suite 510
Dallas, TX 75240
Phone: (972) 644-4281
Direct:
Fax: (972) 437-3759
Toll Free: (800) 451-8358
E-mail: Marcia@bbi-tx.com
Cos: Chicago

Robert French
Brazos Valley Insurance Group
2402 Broadmoor, Bldg C #101
Bryan, TX 77802
Phone: (979) 774-0305
Direct:
Fax: (979) 776-4804
Toll Free: (800) 900-9750
E-mail: bvigroup@aol.com
Cos: ****Did not respond****

Bruce Gardner
Bruce Gardner Ins & Inv
1502 West Avenue
Austin, TX 78701
Phone: 472-1130
Direct:
Fax: 472-6576
Toll Free:
E-mail:
Cos: Evanston, Royal Surplus, Lloyds, C
N A, Hartford, American Fidelity, Fidelity
Security, Mutual of Omaha, Guide One,
American National, Combined Specialty,
ACE, Fortis, Sirius

Allan Dunlap
Dunlap Financial Services
111 University Drive East #110
College Station, TX 77840
Phone: (979) 260-9629
Direct:
Fax: (979) 260-1043
Toll Free:
E-mail: adunlap@dunlapfinancial.com
Cos: Guarantee Life, Combined Life

Gary Armstrong
TASB
7703 N. Lamar
Austin, TX 78752
Phone: 467-3699
Direct: Ext
Fax: 467-3645
Toll Free: (800) 482-7276
E-mail: gary.armstrong@TASB.org
Cos: Declined

Billy Gammon
William Gammon Insurance
1615 Guadalupe
Austin, TX 78701
Phone: 477-6745
Direct:
Fax: 469-0443
Toll Free:
E-mail: gammon@gammoninsurance.com
Cos: NAIU, AIG, Markel

Cyndi Smith
Frost Insurance Agency
10000 IH 10 West, #200
San Antonio, TX 78230
Phone: (210)
Direct:
Fax: (210) 220-6460
Toll Free: (800) 259-7196
E-mail:
Cos: ****did not respond****

Terese Harkins
Associated Insurance Plans Intl
1301 South Wolf Road
Prospect Heights, TX 60070
Phone: (800) 452-5772
Direct:
Fax: (847) 537-6958
Toll Free: (800) 452-5772
E-mail: office@a-l-p-i.com
Cos: Guarantee Life, Combined Life

Austin Community College Bidders
6/9/2003

Peggy McGilloway
Healthcare Providers
159 East County Line Road
Hatboro, TX 19040
Phone: (800) 986-4627
Direct:
Fax:
Toll Free: (800) 986-4627
E-mail: Peg_mcgilloway@asg.aon.com
Cos: **did not respond**

Doug Elder
Marsh
1221 South MoPac #350
Austin, TX 78746
Phone:
Direct:
Fax:
Toll Free:
E-mail:
Cos: **did not respond**

Mike Dowdle
Student Resources (Health)
805 Executive Drive West, Suite 220
St. Petersburg, TX 33701
Phone: (727) 563-3400
Direct:
Fax: (727) 563-3401
Toll Free: (800) 237-0903
E-mail: mdowdle@studentresources.net
Cos: MEGA

Mary Biddle
Claims Administrative Services
501 Shelly Drive
Tyler, TX 75701
Phone: (903) 509-8484
Direct: Ext. 278
Fax: (903) 509-1888
Toll Free: (800) 765-2412
E-mail: Mbiddle@hhccas.com
Cos: Bollinger Insurance Company – not
Mutual of Omaha

David Thompson
Edwards Risk Management
101 Highway 281 #304
Marble Falls, TX 78654
Phone: (830) 798-8805
Direct:
Fax:
Toll Free:
E-mail:
Cos: **did not respond**

David Smith
E.J. Smith & Associates
899 Skokie Blvd.
Northbrook, TX 60062
Phone: (847) 564-3660
Direct:
Fax: (847) 564-3069
Toll Free:
E-mail:
Cos: **did not respond**

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Student Resources (Accident)
805 Executive Drive West, Suite 220
St. Petersburg, TX 33702
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Toll Free: (800) 237-0903
E-mail: rwhitener@studentresources.net
Cos: MEGA

, TX
Phone:
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Toll Free:
E-mail:
Cos: