

COLLEGE STATION ISD
SUMMARY OF PROPOSAL RESPONSES
STUDENT EXTRA-CURRICULAR ACTIVITY INSURANCE
2011-2012 SCHOOL YEAR

Insurance Agency (Agent)	GM-Southwest, Inc	East Texas Insurance Associates	Brokerage Store	Texas Monarch Management
Coverage Company Basic Coverage	Pan-America Life Insurance Plan B \$51,600 \$48,000	Lone Star Advantage \$49,000	*Texas Value Plan \$63,400 Texas Star Plan \$44,400 Texas Budget Plan \$35,500	Axis Global Accident & Health \$68,417
Catastrophic Coverage	\$2,042	\$2,159	\$2,159	\$1,822
Total Proposed Premium	\$53,642	\$51,159	\$65,559	\$71,239

Network of Providers

GM-Southwest, Inc

They offer 2 plans, \$51,600 (plan A) offers coverage comparable to current coverage Renewal option thru 2013-2014, at 5% increase per school year

East Texas Insurance

Texas Athletic Network-no balance bill (CSISD pays full amount if claims filed correctly)
Texas True Choice PPO
Option for multi-year contract thru 2015
Annual increase max of 10% per year regardless of claims
Can re-bid each year if CSISD elects to do so.

The Brokerage Store

Discounts if using USA MCO Network
They offer 3 plans, coverage amount reduces from Value to Budget plan
Texas Value Plan is comparable to current coverage

Monarach Management

Student Accident Network-no balance bill
Texas True Choice PPO 2012-2013
Renewal Option
Loss Ratio-Less than 60% 0%
Greater than 60% less than 64.90% 7%
Greater than 69.90 13%

General Notes

Comparison of coverage was reviewed between Pan-American Life and Lone Star. There was no significant difference.
Comparison of coverage was reviewed between Pan-American Life Plan B and Lone Star. The xray reimbursement was \$500 vs \$150 with other minor differences. Since most claims in 2011 were sport related and required xrays, no policy swith was considered at this time.