

**GLENBROOK HIGH SCHOOLS**  
**District Business Office**

**TO: Michael Riggle**

**FROM: Hillarie Siena**

**DATE: August 26, 2013**

**RE: STUDENT CATASTROPHIC ACCIDENT INSURANCE**

**Recommendation**

It is recommended that the Board of Education approve a one year student catastrophic accident insurance policy for all students with Zevitz, Redfield & Associates, Inc in the amount of \$10,725. The policy has a \$25K deductible, \$3M coverage and a 5-year benefit period.

**Background**

On August 4, 2013 Illinois Senate Bill 2178 (Rocky Clark Law) was signed into law mandating that all High School interscholastic athletes be provided catastrophic accident insurance with minimum limits of \$50,000 deductible, \$3M accidental medical expense benefits and a five year benefit period.

On August 5, 2013 quotes were secured from IHSA and our current provider of optional student basic accident insurance. The following quotes were received:

<b>Zevitz, Redfield &amp; Associates, Inc.</b>	<b>\$2.20 per student if ALL students are covered</b> <b>\$10,725 annual cost (4,875 enrolled)</b>
Zevitz, Redfield & Associates, Inc.	\$3.30 per student for ONLY IHSA athletes \$8,044 annual cost – assuming ½ of the students are IHSA athletes
IHSA	\$3.32 per student for ONLY IHSA athletes \$8,093 annual cost – assuming ½ of the students are IHSA athletes