



## Mission C.I.S.D.

1201 Bryce Drive,  
Mission, TX 78572  
P: (956) 323-5500

FY2025 Term Contract:	Athletic and Accident Insurance #460-25-0
Awarded To:	1. <u>Texas Insurance Service Center Inc./The Brokerage Store</u>
Term:	One Year
Term Period:	August 2024 – July 2025



Mission Consolidated Independent School District  
Tabulation Form  
Athletic and Accident Insurance 460-25-0

		Covergame USA Inc. dba Monarch Management	Texas Insurance Service Center, Inc/ The Brokerage Store	Student Insurance Plans
		Contact Name: Jeff Maynard	Contact Name: Albert Salinas	Contact Name: John D Gutshlag
		Phone # 210-363-3289	Phone # 956-423-0490	Phone # 469-579-4715
		Email jeff.maynard@playershealth.com	Email albert@txisc.com	Email johnd@studentinsuranceplans.com
Coverage & Benefits for Base Plans				
Schedule of Benefits	Current Benefits	Proposal Submitted	Proposal Submitted	Proposal Submitted
Deductible	\$0.00	\$0.00	\$0.00	\$0.00
Policy Maximum	\$25,000 Max	\$25,000 Max	\$25,000 Max	\$25,000 Max
Type of Coverage	Full Excess	Full Excess	Full Excess	Full Excess
Benefit Period	2 Years	2 Year	2 Years	2 Years
Hospital Daily Room & Board	R & C Semi private room rate	100% R & C	U & C Semi Private	U & C
Intensive Care R & B	R & C Semi private room rate	100% R & C	1.5x Semi-Private	U & C
Emergency Physicians	R & C up to \$150 limit	100% R & C up to \$250 limit	U & C up to \$150 limit	U & C up to \$100 limit
Hospital Misc. Services	R & C up to \$5,000 limit	100% R & C	U & C up to \$5,000 limit/\$1,000 per day	U & C up to \$5,000 limit
Outpatient Services	R & C up to \$300 limit		U & C up to \$300 limit	U & C up to \$300 limit
Physician Visits	R & C up to \$50 max per visit	100% R & C/visit up to 5 visits. Concussions: \$100 at R & C plus 100% R & C Visit to 5 visits.	U & C up to \$50/visit 10 visit max	U & C up to \$50 per visit
Anesthesia	30% of Surgical Benefit	25% of Surgeon's Allowance	25% of surgical allowance	30% of Surgical Benefit
Surgery	R & C up to \$5,000 limit	100% R & C, Maximum \$5,000.00	U & C up to \$5,000 limit	U & C up to \$5,000 limit
Second Opinion	R & C	Included in Physician Visits	Same as physician visit	U & C
Ambulatory Surgical Facility	\$1,500 limit	100% R & C, Maximum \$4,500.00	\$1,500 limit	\$1,500 limit
X-Ray	R & C up to \$300 limit	100% R & C to \$400	U & C up to \$300 includes reading	U & C up to \$200
CAT Scan/MRI	R & C up to \$800 limit	100% R & C to \$1,200.00	U & C up to \$800 includes reading	\$750 limit
Nursing Services	R & C up to \$75 max per visit	100% R & C per hospital stay	U & C	R & C \$75 max
Ambulance (ground or air)	R & C up to \$1,000 max	100% R & C, 1st trip to hospital	U & C up to \$1,000	U & C up to \$1,000 max
Physical Therapy	R & C up to \$50 per visit, 10 visits max	Non-Post-Surgical: \$50/visit, maximum \$1,000. Post- Surgical: \$50/visit, maximum \$1,000	\$50 per visit, 10 visits max	\$50 per visit, 10 visits max
Orthopedic Appliances, Braces	R & C up to \$2,500 limit	Inpatient: 100% R & C to \$1,200.00 Outpatient: 100% R & C to \$600	Covered in full through MEDEX \$500 max	U & C up to \$2,500 limit
Eyeglasses and Hearing aids	R & C up to \$1,000 limit	100% R & C	U & C up to \$200	U & C up to \$1,000 limit
Prescriptions	R & C	100% R & C	U & C up to \$100	U & C
Local Agent Representation and On-site Claims Assistance Fee		N/A	Included	Included
Agency	RPS Bollinger Specialty Grop	Federal Insurance Company, a Chubb Company	Ameritas Life	Student Insurance Plans
Local Agency	RJ Garza & Co	Covergame USA inc. dba. Monarch Management	Texas Insurance Service Center Inc.	Local Agent will be assigned upon award of the bid.
Carrier	RPS Bollinger Specialty Grop	Federal Insurance Company, a Chubb Company	Ameritas Life	Pan American Life Insurance Company
Base Plan Proposed Cost - One Year Rate		\$229,549.00	\$240,000.00	\$236,700.00
Coverage & Benefits for Catastrophic Plans				
Accident Medical Expense Benefit				
Maximum Benefit Amount per Participant	\$7,000,000	\$7,500,000	\$10,000,000	\$10,000,000
Maximum Benefit Period	10 Years	10 Years	10 Years	10 Years
Deductible	\$25,000	\$25,000	\$25,000	\$25,000
Deductible Incurral Period	2 Year Ded	2 Year Ded	2 Year Ded	2 Year Ded
Catastrophic Cash Benefit				
Maximum Benefit Amount	\$500,000	\$500,000	\$500,000	\$500,000
Lump Sum After 6 Months	\$100,000	\$100,000.00	\$100,000.00	\$100,000.00
Monthly Benefit Amount	\$3,333.33	\$3,333.33	\$3,333.33	\$13,333.00 or 30 months
Maximum Benefit Period	10 Years	10 Years	10 Years	10 Years
Accidental Death and Dismemberment Benefits				
Loss of Life	\$5,000	\$10,000.00 See tab II for specific policy wording	\$10,000	\$10,000
Loss of Both Hands, Both Feet, or Sight of Both Eyes	\$20,000	\$20,000	\$20,000	\$20,000
Loss of One Hand, One Foot, or Sight of One Eye	\$10,000	\$10,000	\$10,000	\$20,000
Agency	RJ Garza & Co	Covergame USA inc. dba. Monarch Management	Texas Insurance Service Center, Inc	Student Insurance Plans
Carrier	GRL/Guarantee Trust Life	Federal Insurance Company, a Chubb Company	Zurich American Catastrophic	Pan American Life Insurance Company
CAT Proposed Cost - With \$500,000.00 CAT Cash		\$7,791.00	\$5,348.00	\$5,434.00
Total Proposed Cost Base Plan & CAT - With CAT Cash		\$237,340.00	\$245,348.00	\$242,134.00

Bid Evaluation Matrix		Vendors		
		Covergame USA Inc. dba Monarch Management	Texas Insurance Service Center Inc / The Brokerage Store	Student Insurance Plans
Criteria	Weight			
Price of service/product (40 points)		\$237,340	\$ 245,348.00	\$ 242,134
Base Proposal	40	40	38.69	39.21
Meet District's needs (60 points)				
Vendor's reputation	15	10	15	12
Reputation and quality of the vendor's goods or service	15	15	15	12
The extent to which the goods or services meet the District's needs	20	18	20	20
Vendor's past relationship/performance with the District	5	3	5	0
References provided	5	5	5	5
<b>Total</b>	<b>100</b>	<b>91</b>	<b>99</b>	<b>88</b>

**Committee Members:** **Date: 6/3/24**

Sylvia Cruz - Director for Employee Benefits & Risk Management  
Leticia Ibarra - Athletic Director  
Laura Armendariz - Athletic Trainer  
Timothy Ferren - Athletic Trainer  
Kim Reynolds - Athletic Trainer

**Notes:**

**Covergame USA Inc-** Initially submitted a one-year benefit plan, whereas the RFP requested a two-year benefit plan.  
Responses to follow up questions were not timely, and not all questions were answered.  
Received fewer points for vendor's past relationship/ performance with the District due to changes in servicing vendors, impacting their past relationship with the District.  
**Student Insurance Plan-** District does not have prior experience with this vendor or their services.