

Board Policy Committee Meeting

148 N. Binkley, Conference Room B.

Soldotna, AK 99669

Date/Time: February, 18, 2008, 1:30 PM

Members: Sammy Crawford – Present Dave Jones – Present
Deb Mullins – Present Mari Auxier – Secretary – Present
Ron Keffer – Present
Nels Anderson - Present

Guests: Melody Douglas Glen Szymoniak
Laura Norton Bette Gilliland
Mark Robinson Vicky Hodgins
Renee Henderson Joe House
Jon Lillevik

**Review of Policies:
BP & AR 6153** The committee and guests reviewed and discussed revisions and legal suggestions to BP and AR 6153 School Sponsored Trips until 3PM, at which point the Board members, along with Dave Jones and Melody Douglas, departed for the worksession on this policy.

Policies and exhibits as amended are attached. Suggestions of the attorney were considered and accepted for the most part.

The remaining member and guests continued to discuss and suggest items for consideration.

Discussion Items: There was discussion on the following items:

- **Guidelines, item 2.** Family and community members want to go along on a field trip for several reasons: those who don't want to be restricted to the choir schedule; those who want to travel independently once they are in the basic location of the trip; community members of the choir who do their own thing but sing in the choir, and assist in getting the choir ready for performances.
- **Guidelines.** This entire section was moved from the BP to the AR.
- **Waiver of Liability – Insurance.** Discussion on District insurance coverage (see Items for Consideration), and chaperones are not covered (this is specified in Chaperone/Volunteer Indemnification Statement)
- **Chaperones** – Concern that chaperones must stay with group for entire trip. Added 'exceptions may be made by superintendent.'
- **Extended Field Trips** – Considerable discussion regarding amount of notification time needed by the District for field trips. This went to the worksession as 9-12 months for out of state and 18-24 months for international. District concerned about sufficient planning, getting good rates with airlines & hotels, and fiscal responsibilities being superseded. Schools concerned about invitational trips where only 3 months notice is given school, and plans not being defined until they have talked with companies about suggestions of where to go and where to perform. (Note: This statement had already been added: "The Superintendent may approve requests for field trips outside of these timelines for

unique circumstances that may arise.) See Items for Consideration for additional discussions after Board left.

Items for Consideration:

- **Insurance** – see Researched Questions below
- **Airline Coverages** – see Researched Questions below
- **Extended Field Trips** – Concern over a range rather than specific times being given for due dates on Preliminary Field Trip Preparation. Would like to request a time of ‘minimum of 10 months’ for out of state and ‘minimum of 15 months’ for international. (Draft policy has tentatively been changed to 10 months and 18 months.)
- **Medical Coverage & Medical Training** - Concern about medical insurance coverage. Exhibits have been changed to reflect that limited secondary student accident insurance and no liability insurance exist. Additional changes may also be needed –see Researched Questions below. Also, questioned whether item #2 (re chaperone with medical emergency training to be determined by superintendent) was necessary.
- **Special Needs Students** - AR 6153.1 School-sponsored trips/Special Medical Needs is the policy which covers special needs students. Additionally, a line was added to E6153d for the principal to verify on all field trips ‘Administration has verified that reasonable accommodations for students with disability have been provided.’
- **Field Trips by Aircrafts** - #5 re: airline insurance. This statement is redundant since commercial carriers are required to carry insurance. Also see Researched Questions below.
- **E6153(a)**: Changed first line to read 10 months (out of state) and 18 months (international). Added the word ‘tentative’ in front of Destination and Trip Dates.
- **E6153(d)**: Added ‘Administration has verified that reasonable accommodations for students with disability has been provided.’ Additional discussion on parent inability vs unwillingness to pay for trip. Deleted the word ‘unwillingness’.
- **E6153(e)**: Suggested deletion of #4 re responses to serious violations of rules since this is repeated in E6153(g). Administration recommends leaving it in 6153(e) as this is for the teacher to complete as part of the field trip questionnaire to District Office, and 6153(g) is part of the Student Behavior Contract for the student and parent to sign.
- Concern about the number of hoops to jump through for recurring trips, i.e., NW Choir is every 2 years and they are notified as to who is eligible in Nov. for Feb. trip; and a sports team may only be given 3 months prior notice on an eligibility. Note: there is a statement that “Superintendent may approve requests for field trips outside of these timelines for unique circumstance that may arise.”

Meeting Adjourned:

4:15 PM

Researched Questions:

Insurance: Mari spoke with Grady Fischer of AML/JIA in Juneau. Insurance covers up to 80% with a max of \$25,000 after a \$200

deductible. This insurance is secondary to whatever insurance the parent carries. Coverage is ONLY for United States and Canada. To the best of his knowledge, international travel is not covered. Also, in order to collect insurance for a field trip, the student **MUST BE immediately and directly supervised**. For example, insurance would not cover if the students were in a hotel room overnight unless the chaperone was also in the room. It also would not cover if a student happened to wander off on his/her own.

Airline coverages: Small plane (Smokey Bay Air and Homer Air) coverages are \$150,000 to \$300,000 per seat to a max of \$3.25 to \$3.5 million per accident.

Alaska Airlines – Their risk management department would not give an amount and would only say “we are adequately covered.”

United Airlines – Does not provide this information to the general public.

Northwest – Would not answer my question and gave me the run around.

All airlines gave me information regarding obtaining travel insurance (for a price).

As a result of these conversations, there is no way that we can verify a minimum liability dollar amount which airlines carry.

Attachment: Insurance page from Parent Student Handbook
Revised [BP & AR 6153 School Sponsored Trips](#)
[Proposed 6153 exhibits](#)

Insurance

The Kenai Peninsula Borough School District does its best to provide a safe environment for students. Even so, students can and do have accidents. Medical costs relating to such injuries (and/or illness) are the responsibility of the student and their parents/guardians. This includes any costs related to emergency transportation to a medical facility and treatment. The school will make every effort to contact the parents/guardians prior to transporting (it is important that emergency contacts listed in your student's records be current), but in an emergency situation the school staff will determine if emergency transportation is necessary. Failure to diagnose an injury or illness, or emergency transportation of a student to a medical facility when it is later found that an actual emergency condition did not exist, are not grounds for the District to pay for related medical services and/or transportation.

To help parents/guardians with the cost of medical treatment not covered by other insurance or health agreements that may be in place for students, the District has purchased the Myers-Stevens & Toohey School Time Accident Plan at **no cost** to parents. The plan is provided as part of the Borough and School District membership in the Alaska Municipal League/Joint Insurance Association (AML/JIA). It is designed to cover many, but not all, of the expenses related to an injury incurred during authorized school activities. In the past, it has reimbursed approximately 80% of covered expenses up to \$25,000 after other available medical insurance has paid, but has not covered natural illness, pre-existing conditions, injuries resulting from illegal activities, or injuries related to interscholastic tackle football. Parents are responsible for the \$50 deductible per injury, as well as a 20% co-payment and all other expenses not covered by the plan. A letter describing the current accident coverage and benefits along with an Authorization for Emergency Treatment will be sent home with students. Claim forms are available at each school's main office.

Students will also receive information at school on insurance plans available for **purchase** including "Student Health Care Plan" (24-hour coverage for sickness & accidents); "Interscholastic Tackle Football Accident Plans"; "Pharmacy Smartcard"; "24-Hour Accident Plans"; "School Time Accident Plans"; and a "Dental Accident Plan". If your child has existing health coverage, these supplemental plans may be useful in reducing your out-of-pocket expenses for insurance deductibles and/or co-payments. If your child has no other health coverage, you may find these programs particularly attractive. Further information is available from Myers-Stevens at: www.myers-stevens.com or by dialing (800) 827-4695.

Short-Term (24-Hour) Coverage - Myers-Stevens has relatively inexpensive optional insurance which may be purchased for purposes such as field trips. Further information is available from Myers-Stevens at: www.myers-stevens.com or by dialing (800) 827-4695.

Travel Insurance Select - Short-term medical insurance is available to provide for students who are traveling. You can contact Travel Insurance Services at: <http://www.travelinsure.com> to access the application information, or by dialing (800) 937-1387.

Denali Kid Care - The State of Alaska has implemented a program, which provides comprehensive (no cost) health care coverage for children and pregnant women who meet income eligibility requirements. Further information may be obtained at: www.hss.state.ak.us/dhcs/denalikidcare or by dialing (888)-318-8890.

HIGHLIGHTS OF AVAILABLE INSURANCE PLANS*

Insurance Plan	Cost	Enrollment Required	Highlights of Coverage
School Time Accident Insurance	No cost to parent	Automatic	Accidents happening at school (supplemental to any existing coverage)
Optional Student Health Care Plan	YES	YES	Sickness and Accidents anywhere Does NOT cover football
Optional 24-Hour Accident Plan	YES	YES	Injuries as a result of accidents Does NOT cover football
Optional School-Time Accident Plans	YES	YES	Accidents happening at school Travel to and from school Does NOT cover football
Optional Dental Accident Plan	YES	YES	Dental Injuries
Optional Interscholastic Tackle Football Accident Plans	YES	YES	Football accidents
Optional Pharmacy	YES	YES	Savings on prescription drugs