



MEMORANDUM

TO: Board of Education
 Shannon Dudek, Ed. D.

FROM: Christopher Blomquist, CSBO

DATE: 5/19/26

RE: Student Accident Insurance Renewal Recommendation

BACKGROUND

Wood Dale School District 7 has engaged with Gallagher Student Health & Special Risk to provide reliable and comprehensive student accident insurance coverage. This partnership has ensured that our students remain protected during sponsored activities while allowing the District to benefit from stable premiums.

POLICY TERM & RENEWAL PRICING

The specific policy period for this renewal is July 1, 2026, to July 1, 2027. The coverage is defined as "Blanket Accident Insurance," providing financial protection for all enrolled Wood Dale School District 7 students (PreK-8) while they are participating in school-sponsored and supervised activities, including sports. The renewal premium for the 2026-2027 term is \$4,500. Notably, this represents a 0% increase from the previous year. Given the current volatile state of the insurance market, maintaining a flat premium with no changes to coverages or benefits is a significant outcome that ensures total fiscal and benefit stability for the district.

BENEFITS SUMMARY

The following table summarizes the key financial protections provided under the plan.

Benefit Type	Coverage Limit / Detail
Accident Medical Expense (AME) Maximum	\$25,000 per injury/accident
Deductible	\$0
Accidental Death & Dismemberment (AD&D)	\$10,000

AD&D Aggregate Limit	\$500,000
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Benefit Period	2 Years
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Plan Design	Full Excess
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Additional Included Benefits (Expanded Medical Benefit)

- **Outpatient Physical Therapy:** Covered up to a \$10,000 maximum.
- **Outpatient Rehab Braces or Appliances:** Covered up to a \$5,000 maximum.
- **Dental:** Covered up to the policy maximum for injury-related treatment.
- **Pre-existing Conditions:** Coverage is included for pre-existing conditions.
- **Heart & Circulatory Benefit:** Included within the policy scope.
- **HMO/PPO Denial Benefit:** This critical risk-transfer detail ensures coverage remains available to parents even if their primary insurance provider denies a claim.

RECOMMENDATION

I recommend that the Board of Education approve the renewal of the base student accident insurance policy for the 2026-2027 school year with Berkley Life and Health through our broker, Gallagher Student Health & Special Risk.