MABE

MARYLAND ASSOCIATION OF BOARDS OF EDUCATION

MABE Annual Conference
October 7, 2016

Insurance & Financial Services

Group Insurance Pool
The Pool, a member owned Trust, provides casualty or liability coverage for claims made against the 17 member school systems and their employees. The Pool provides coverage for over 6,400 buses and vehicles. Coverage for the members' physical property including school buildings and their contents with total values exceeding $12.5 billion also is provided.

Workers' Compensation Group Self-Insurance Fund
The Fund, also a member owned Trust, provides statutorily required workers' compensation coverage for employees of the 17 member school systems should they suffer work related compensable injuries. The Fund covers over 37,500 employees with a total payroll exceeding $1.898 billion.

OPEB Pooled Investment Trust
The Trust was created to assist school districts that offered post-retirement health and welfare benefits the means to account and fund for those benefits, as required by GASB 45. The member owned Trust provides participating school districts a structure to pool assets to reduce investment costs and to share administrative expenses. The Trust now has 9 school district members.

Flexible Spending Program
The program provides participating school districts the ability to offer a state of the art flexible spending benefit for their employees. Employees can set aside funds tax free, to pay for uncovered medical and child care expenses. MABE has partnered with TASC to provide the administration services. There are currently 12 school districts that participate in this group purchase.

Group Term Life Insurance
MABE has partnered with Prudential to provide group life insurance benefits for employees of the participating 10 school districts. Each School District determines the level of benefits offered to their employees in the group purchase benefit.

Student Accident Coverage
MABE has partnered with K & K Insurance to offer parents of students the ability to purchase student accident insurance. For very reasonable rates, parents have the option of purchasing different levels of coverage for medical expenses should their child be injured in an accident. In all, 21 school districts participate in the student accident program.

Catastrophic Coverage
School districts can help students cover the cost of catastrophic injuries occurring in interscholastic sports and other activities, if chosen, by purchasing catastrophic coverage. MABE has partnered with McCloskey Insurance to provide the 21 participating school systems with this coverage which provides for medical and other expenses incurred from catastrophic injuries.

Partnership Services

Board Docs
Board Docs was developed specifically for school boards, local governments, and other private and public boards to alleviate the enormous task of assembling, printing, distributing and revising agenda items and policies. This state-of-the-art solution increases transparency in governance, save taxpayers money and have a positive effect on the environment. In all 20 School Boards use Board Docs.

Keenan Pharmacy Purchasing Coalition
MABE entered into an exciting new partnership offering an innovative pharmacy program which will allow member school systems to reduce their employee pharmacy benefits costs. The ESMEC Health Trust with 6 member school districts has voted to adopt the Keenan program as of January 1, 2017.

Milestone Communications
Milestone is a community friendly approach to wireless communications. Smartpole wireless towers blend in with the environment, using treepoles, lightpoles, monopoles, and flagpoles, enabling the 5 local school systems that have partnered with Milestone to share recurring revenues from wireless carriers.

Capella Tax Network
Capella is a unique voluntary benefit that offers employees affordable access to a high quality, credentialed network of Certified Public Accountants for tax preparation, year-round advice, improved "financial wellness", and promotion of FSA, HSA, and retirement programs.

Absolute Software
Absolute provides clients with persistent endpoint security and data risk management solutions for computers, tablets, and smartphones. Customers receive a unique and trusted layer of security so they can manage all their devices while remaining firmly in control. By providing customers with a persistent connection to all of their devices, they can secure endpoints, assess risk, and respond appropriately to security incidents.

Steve James, Deputy Director, MABE

Partnership Services Member Users – Updated September 2016

	LEA	Pool	Fund	OPEB	Flex Spending (TASC)	Student Accident (K&K Ins Group)	Life Ins. (Prudential)	CAT Cash (McCloskey)	Absolute Software	BoardDocs	Capella Tax	Milestone	Keenan
2	Allegany		X	X									
4	Anne Arundel				X	X		X		X			
1	Baltimore City									X		PEP*	
5	Baltimore Co.	X			X	X		X		X			
6	Calvert	X	X			X	X	X		X			
9	Caroline	X	X	X	X	X	X	X		X		X	X
5	Carroll	X			X	X		X		X			
6	Cecil	X	X	X		X		X		X			
6	Charles	X	X	X		X		X		X			
7	Dorchester	X	X		X	X	X	X		X			X
4	Frederick		X			X		X		X		PEP*	
4	Garrett		X			X	X			X			
6	Harford	X	X	X	X	X		X					
4	Howard	X				X		X		X			
8	Kent	X	X	X	X		X	X		X			X
3	Montgomery					X		X		X			
4	Prince George's			X		X		X		X		PEP*	
8	Queen Anne's	X	X		X	X	X	X		X		X	X
7	St. Mary's	X	X	X	X	X		X		X			
6	Somerset	X	X			X	X	X				X	X
7	Talbot	X	X		X	X	X	X				X	X
6	Washington	X	X	X		X		X		X			
8	Wicomico	X	X		X	X	X	X		X		X	
7	Worcester	X	X		X	X	X	X		X			
	TOTAL	17	17	9	12	21	10	21	0	20	0	5	6

*Pre-Existing Partner – Signed prior to MABE agreement