



TO: IEA-NEA UniServ Directors and Organizers

FROM: Paul R. Klenck, Deputy General Counsel

DATE: August 3, 2011

**RE: Supplemental EEL Program Coverage for Medical and Related Arts for:  
school nurses, occupational therapists, physical therapists, dental  
hygienists and athletic trainers**

Supplemental EEL insurance continues to be available for IEA members employed in medical fields. This supplemental endorsement covers the *teaching* and *supervising* activities of school nurses, occupational therapists, and physical therapists. (These three occupational groups are already covered under the regular EEL policy for *rendering* services in their health care specialties.) Dental hygienists, as well as athletic trainers, however, are not provided coverage for *rendering*, *supervising* or *teaching* by the regular EEL Program and, *through the endorsement, can obtain coverage in all three activity areas. The premium for eligible members is \$13.00 per year.* See attached information about this program. Insurance must be purchased from IEA-NEA by October 15, 2011 for full year coverage. Applications made after that time will be provided coverage on the day after the insurance company's receipt of the premium through the remainder of the school year.

Also, members can purchase additional supplemental Risk Insurance that would cover them while self-employed. Details on this policy are on the attachment.

Please copy the attached application form for members wishing to apply for this supplemental coverage. Checks should be made payable to IEA-NEA and mailed as soon as possible, with completed applications to Linda Fox in the Accounting Department, 100 E. Edwards, Springfield, Illinois, 62704. Last year's participants have been sent this memo directly. The form can also be found on the IEA webpage [www.ieanea.org](http://www.ieanea.org) under the "Benefits" tab.

PRK/jt/aeH

cc: Cinda Klickna, President  
Audrey Soglin, Executive Director  
Randy Welch, Business Manager  
Accounting Department Members





## Illinois Education Association-NEA

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100 E. Edwards Street • Springfield, IL 62704 • 217/544-0706 • Fax 217.544.6423

TO: IEA-NEA Members in the Health Care Field

FROM: IEA-NEA Legal Services

DATE: August 3, 2011

RE: **Extended Coverage—Educator’s Employment Liability EEL  
Insurance  
Medical and Related Arts Endorsement**

Regular EEL coverage provided by your IEA-NEA membership dues has certain medical exclusions. The following optional coverage is available upon payment of an annual premium:

**COVERAGE AVAILABLE TO:** School Nurses, Occupational Therapists, Physical Therapists, Dental Hygienists and Athletic Trainers

**COVERAGE LIMIT:** \$1,000,000 Per Member Per Occurrence/\$3,000,000 Per Occurrence

**COST:** \$13.00 Annually

**ENROLLMENT PROCEDURE:** Complete the application form attached. Mail application with a check payable to the **Illinois Education Association-NEA** in the amount of \$13.00, attention to Linda Fox in the Accounting Department, 100 E. Edwards, Springfield, Illinois 62704.

Premiums received by IEA before October 15, 2011 will provide for coverage retroactive to September 1, 2011. Premiums received after that date will provide coverage beginning the day after the member’s information is received by the Insurance Company.



## LIABILITY COVERAGE FOR HEALTH CARE EDUCATORS IN 2011-2012

Because the NEA Educators Employment Liability (EEL) Program is restricted in coverage for educators who *teach* and *supervise* in the medical arts area, NEA has made arrangements for certain groups of employees to purchase additional liability insurance coverage. This is an overview of the regular EEL program for NEA members working in health care related areas and the optional extended coverage.

### 1. **Regular Educators Employment Liability (EEL) Program Insurance**

The EEL Program insurance policy covers the following medical arts-related job activities (subject to normal policy exclusions):

- ◆ school nurses for *rendering* first-aid and regular nursing services;
- ◆ certified health aides for *rendering* first-aid and regular nursing services, under the supervision of a school nurse;
- ◆ physical therapists for *rendering* physical therapy;
- ◆ occupational therapists for *rendering* occupational therapy;
- ◆ psychologists for *rendering* psychological therapy or treatment;
- ◆ all members for *administering* oral prescription medicine to students (at the express request of his or her supervisor or if advance written authorization from parent or guardian has been provided);
- ◆ all members for *rendering* emergency first-aid services when a school nurse or other medically-trained personnel is not available; and
- ◆ all members for *rendering* health care services to students whom are designated disabled under the Individuals with Disabilities in Education Act (IDEA), when advance written authorization has been provided.

Please note that the *teaching* and *supervising* of medical arts-related services are consistently excluded from the EEL Program.

## 2. **Extended EEL Program Coverage (Medical Arts Endorsement)**

The NEA EEL Program can be endorsed to broaden coverage for the *teaching* and *supervising* activities of five groups of employees: **school nurses, occupational therapists, physical therapists, dental hygienists and athletic trainers**. Only members in these five occupational categories may purchase the Medical Arts Endorsement.

By endorsing this policy, active members who are school nurses, physical therapists, and occupational therapists are picking up coverage for the *teaching* and *supervising* activities. (These occupational groups are already covered under the regular EEL policy for rendering services in their health care specialties.) Dental hygienists, as well as athletic trainers, however, are *not provided coverage for rendering, supervising, or teaching* through the regular EEL Program and, through the endorsement, pick up coverage in all three activity areas.

The Medical Arts Endorsement is available at a 2011-2012 premium of \$13.00 per member.

## 3. **Supplemental Risk Insurance For Health Care Providers**

NEA has made arrangements for members who are health care providers/professionals to purchase directly, from the insurance brokerage firm of Marsh Affinity Group Services (a service of Seabury & Smith), the following professional liability coverage for medical arts activities. This coverage is not restricted to work for an educational employer. It provides protection for teaching, rendering or supervising activities while employed for a school district or, for example, while self-employed. This policy is purchased directly by the member and entirely separate from the EEL Program insurance policy. The member pays the annual premium and administrative fee which varies with the occupational category and limits of liability chosen, and coverage is available for a wide range of health care professionals—not only those occupation groups that qualify for NEA EEL Program Medical Arts Endorsement.

Members who are interested in this coverage should contact:

Customer Service  
Marsh Affinity Group Services  
P.O. Box 14476  
Des Moines, IA 50306-3576  
**1-800-503-9230** (Listen carefully to the recording to select Professional Liability, continue to listen for options to apply for coverage or to speak to a Customer Service Representative)

**ENROLLMENT BLANK FOR SUPPLEMENTAL EEL PROGRAM  
COVERAGE FOR MEDICAL AND RELATED ARTS  
APPLICATION FOR CURRENT IEA-NEA MEMBERS ONLY**

*IEA membership is a requirement for participation in this program.*

**PLEASE PRINT:**

**Name:** \_\_\_\_\_

**Date of Birth:** \_\_\_\_\_ **NEA/Affiliate Membership Number:** \_\_\_\_\_

**Home Address:** \_\_\_\_\_

**City, State & Zip:** \_\_\_\_\_

**Work Phone:** \_\_\_\_\_

**Home Phone:** \_\_\_\_\_

**PROFESSIONAL CLASSIFICATION** (you must check one):

- |                          |                               |                |
|--------------------------|-------------------------------|----------------|
| <input type="checkbox"/> | <b>School Nurse</b>           | <b>\$13.00</b> |
| <input type="checkbox"/> | <b>Occupational Therapist</b> | <b>\$13.00</b> |
| <input type="checkbox"/> | <b>Physical Therapist</b>     | <b>\$13.00</b> |
| <input type="checkbox"/> | <b>Dental Hygienist</b>       | <b>\$13.00</b> |
| <input type="checkbox"/> | <b>Athletic Trainer</b>       | <b>\$13.00</b> |

*I certify that I am a current IEA-NEA member employed by a school board, board of trustees or similar governing body of an educational unit.*

**Date:** \_\_\_\_\_ **Signature:** \_\_\_\_\_

**PLEASE RETURN COMPLETED FORM AND CHECK MADE PAYABLE TO:**

**IEA-NEA  
c/o Accounting Department  
100 E. EDWARDS STREET  
SPRINGFIELD, IL 62704**

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| <b>Membership Verified By:</b> _____ <b>Date:</b> _____ |
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