

## Mission Statement:

FCSRMC delivers comprehensive and innovative Enterprise-wide risk management services and solutions to support the educational mission of the Florida College System.

## Overview:

Florida College System  
Risk Management Consortium

The Consortium exists as a risk-sharing pool formed by the Florida College System District Boards of Trustees under a mutual agreement. Florida Statutes allow the creation of a Consortium by the state colleges to develop a cooperative system of risk management under one comprehensive, statewide plan. In addition, the Florida Legislature has provided authority for the state colleges to participate in self-insurance, excess insurance and specific insurance programs through the Consortium. These programs include: workers' compensation, liability, property, health and life insurance and others. The purpose of the Consortium is to manage the insurance programs in accordance with Florida Statutes and as approved by the member colleges' Risk Management Council (part of the Council of Presidents).

### Contact us:

Florida College System Risk Management Consortium  
4500 N.W. 27th Avenue, Suite B-2  
Gainesville, Florida 32606  
P (352) 955-2190 F (352) 955-2069  
[www.FCSRMC.com](http://www.FCSRMC.com)

### Chauncey Fagler

*Executive Director/Chief Risk Officer*  
352.955.2190 x101  
[cfagler@fcsrmc.com](mailto:cfagler@fcsrmc.com)

### Tony Ganstine

*Associate Director*  
352.955.2190 x115  
[tganstine@fcsrmc.com](mailto:tganstine@fcsrmc.com)

### Marsha Hackathorn

*Enterprise Risk Manager*  
352.955.2190 x112  
[mhackathorn@fcsrmc.com](mailto:mhackathorn@fcsrmc.com)

### Joshua Davis

*Enterprise Risk Manager*  
352.955.2190 x114  
[jdavis@fcsrmc.com](mailto:jdavis@fcsrmc.com)

### Natalie Dyksterhouse

*Enterprise Risk Manager*  
352.955.2190 x104  
[ndyksterhouse@fcsrmc.com](mailto:ndyksterhouse@fcsrmc.com)

### Brandon Gilliam

*Enterprise Risk Manager*  
352.955.2190 x 106  
[bgilliam@fcsrmc.com](mailto:bgilliam@fcsrmc.com)

### Selina Ohlson

*Administrative Assistant*  
352.955.2190 x103  
[sohlson@fcsrmc.com](mailto:sohlson@fcsrmc.com)



## Optional Programs

2024 - 2025

# FLORIDA COLLEGE SYSTEM RISK MANAGEMENT CONSORTIUM

DISCLAIMER – summary purposes only. Refer to the insurance policies for coverage provisions and exclusions.

## HEALTH BENEFITS:

### MEDICAL:

PROVIDER: Florida Blue

- PPO Gold 03359
- HMO Gold 47 & HMO Silver 70
- HSA Gold 03160/03161
- PPO Silver 05774
- HSA Silver 05194/05195
- PPO Bronze 05909
- DV Dental & Vision Plan Options (see below)
- Blue Medicare Group PPO Elite & Elite RX

### DENTAL:

PROVIDER: Delta Dental

- Employer Paid PPO Dental Options
- Voluntary PPO Dental Options
- Employer Paid HMO Dental Options
- Voluntary HMO Dental Options

### VISION:

PROVIDER: VSP

- Employer Paid Vision Options
- Voluntary Vision Options

### EAP:

PROVIDER: TELUS Health

- Employee Assistance Program

### LIFE:

PROVIDER: The Standard

- Employee Group Term Life Insurance Program
- Dependent Life

### ANCILLARY:

PROVIDER: The Standard

- Short Term Disability
- Long Term Disability

### WELLNESS INCENTIVE PROGRAM:

PROVIDER: Blue Rewards

### POLICY PERIOD:

01/01/2024 - 12/31/2024

**Lead Contact: Natalie Dyksterhouse**

## ALLIED HEALTH (Malpractice):

### TYPE OF COVERAGE:

Professional liability for acts of students involved in reported curriculums of Allied Health programs. Vicarious liability for faculty and college as a result of an act of a student.

### COLLEGE:

There is no college deductible.

### INSURANCE CARRIER:

The American Casualty Company of Reading, PA (CNA) will pay claims up to \$2 million per incident / \$5 million aggregate per college.

### OTHER:

Policy is on a "per occurrence" basis. Certificate Holders can be added as an Additional Insured for \$50.

### POLICY PERIOD:

03/01/2024 - 03/01/2025

**Lead Contact: Brandon Gilliam**

## ATHLETICS (INTERCOLLEGIATE):

### TYPE OF COVERAGE:

Medical accident policy for students participating in intercollegiate athletic program(s). Coverage is EXCESS over other insurance – if no other insurance policy, this coverage will act as primary.

### COLLEGE:

There is no college deductible.

### CLAIMS:

Mutual of Omaha will pay claims. Initial treatment must be received within 90 days of the injury and is subject to a 104 week benefit period. Mutual of Omaha is insurance carrier.

### COVERAGE:

Basic policy provides \$25,000 medical per claim (no aggregate) and \$10,000 AD&D with aggregate limit of \$1 million (Air accidents only).

Catastrophic policy provides \$5 million per claim on a lifetime basis with \$25,000 deductible, which is satisfied by the basic policy.

**OTHER:** Notice of claim should be submitted within 20 days of the injury.

### POLICY PERIOD:

03/01/2024 - 03/01/2025

**Lead Contact: Brandon Gilliam**

## EDUCATION/TRAINING STUDENT ACCIDENT:

### TYPE OF COVERAGE:

Medical accident coverage for students who are injured while participating in reported curriculums. Coverage is EXCESS over other insurance – if no other insurance policy, this coverage will act as primary.

### COLLEGE:

There is no college deductible.

### CLAIMS:

A-G Administrators will pay claims. QBE is the insurance carrier. Initial treatment must be received within 26 weeks of the injury and is subject to a 104 week/2yr. benefit period. This Policy will pay claims up to \$25,000 for medical expenses (no aggregate) and up to \$25,000 for accidental death and dismemberment subject to a \$2M aggregate.

### OTHER:

QBE claim form must be submitted within 31 days of incident to A-G Administrators.

### POLICY PERIOD:

03/01/2024 - 03/01/2025

**Lead Contact: Brandon Gilliam**