



**WEA**  
WASHINGTON  
EDUCATION  
ASSOCIATION

Sharing the power of knowledge.

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## **ACTION REQUIRED**

DATE: August 19, 2013

TO: UniServ Representatives, UniServ Council Presidents and Local Association Presidents

FROM: Eric R. Hansen

SUBJECT: 2013-14 Related Arts Endorsement for the Educators Employment Liability Program

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All members of the WEA have insurance coverage under the Educators' Employment Liability policy for their activities performed for a school district. However, with regard to the performance of medical and related arts, there are certain exceptions. The following activities are **covered** under the Educators' Employment Liability policy:

1. School nurses for rendering first-aid and regular nursing services;
2. Certified health aides for rendering first-aid and regular nursing services, under the supervision of a school nurse;
3. Physical therapists for rendering physical therapy;
4. Occupational therapists for rendering occupational therapy;
5. Psychologists for rendering psychological therapy or treatment;
6. 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);
7. All members for rendering emergency first-aid services when a school nurse or other medically-trained personnel are not available; and
8. All members for rendering health care services to students who are designated disabled under the Individuals with Disabilities in Education Act (IDEA), when expressly required as part of the members' job responsibilities and when the member has received advance written authorization from the student's parent or guardian.

The EEL program can be broadened to include coverage for the **teaching** and **supervising** activities of 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 within the scope of their educational employment activity.) Dental hygienists or athletic trainers, however, are not provided coverage for rendering, supervising or teaching by the EEL program. However, through

the endorsement, they can pick up coverage in all three activity areas. Only members in these five occupational categories (**school nurses, occupational therapists, physical therapists, dental hygienists and athletic trainers**) may obtain the medical and related arts endorsement.

Members who received the additional coverage for the 2012-13 academic year will automatically receive it for the 2013-14 year, unless they are no longer a member. If you are aware of individuals who did not receive the coverage last year, please provide me with the **member's name, address, home and work phone numbers and occupational category**. My address is PO Box 9100, Federal Way, Washington 98063-9100. The Washington Education Association will pay for the cost of additional coverage. Members whose information is received by **October 7, 2013** will have a full year of extended coverage dating from September 1, 2013.

Members whose information is received after October 7, 2013 will receive extended coverage beginning on the day after their information is received by WEA and Lockton Risk Services, Inc.

### **Supplemental Risk Insurance for Health Care Providers**

Association members who are health care providers/professionals who are interested in purchasing additional professional liability insurance for employment, including employment that is not restricted to an individual's work for an educational employer, may take advantage of the following professional liability coverage for medical arts activities:

Lockton Affinity insurance for Health Care Providers is insurance coverage protection for teaching, rendering or supervising activities while employed for a school district as a health care professional or, for example, while self-employed. NEA's referral to Lockton's Professional Liability insurance is offered as a courtesy for members in health care occupations, who are concerned about the breadth of coverage under the NEA EEL Program. This supplemental coverage is purchased directly by the member.

To summarize, Supplemental Risk Insurance for Health Care Providers differs from the NEA EEL Program in that it:

- Is entirely separate from the NEA EEL Program insurance policy;
- Covers the member's activities as a health care professional generally and is not restricted to the individual's work in education;
- Is available directly from Lockton Affinity;
- Requires the member pays the annual premium directly to Lockton Affinity. The premium varies with the occupational category and limits of

liability chosen, and ranges from about \$60 to over \$1000 (for coverage of certain self-employment risks);

Members who are interested in this coverage should contact Lockton Affinity for further information:

Lockton Affinity  
Attn: Kevin Johnson  
PO Box 410679  
Kansas City, MO 64141

**913-652-7692**  
**[kjohnson@locktonaffinity.com](mailto:kjohnson@locktonaffinity.com)**

Please note that NEA's reference to this insurance does not include exercising any control over policy structure, limits, coverage, or pricing. These parameters are determined independently by the company.