

Job Protection Comparison

UEA members are covered by the NEA/UEA/American Insurance Group (AIG)¹ professional protection plan, the Utah State Risk Management (RM) insurance program. Other plans such as that offered by the American Association of Educators (AAE) offered, but their protection is limited. The UEA, RM and AAE plans overlap, but do not provide the same coverage. This table compares the three plans.

Feature	NEA/UEA/AIG insurance	AAE	RM Insurance
Legal representation of Members in cases of accident, death or injury to others arising out of job-related activity	Yes, except in cases of intentionally causing injury to another	Yes	<i>Maybe</i> - depends on RMs evaluation of teachers fault.
Maximum liability amount third party liability (non-civil rights)	\$1 million per person, \$3 million per occurrence	\$2 million per person; \$3 million per occurrence; up to \$5,000 attorney's fees to defend the suit if the insured pays the first \$100 and 10% thereafter	Not to exceed \$1 million per occurrence; lesser amounts per individual or property damage. ¹
Liability in case of a civil rights claim	\$300,000	Same as above	Same as above
Represents Members in adverse personnel actions initiated by District	Yes, no limit	Requires insured to pay the first \$100 and attorney's fees up to various maximums described below	Never
Files Grievances against District to enforce the collective bargaining agreement or board policy	Yes	No	Never
Represents Members accused of assaulting students	Yes	90% of up to \$10,000 if the charges arise out of corporal punishment, the insured pays the first \$100 and is found to be not guilty	Not based on UEAs experience
Pays attorney's fees in job-related criminal charges	Up to \$35,000 attorney's fees if the Member is found not guilty;	No except in cases arising out of administration of corporal punishment	RM defends very few criminal cases involving school employees

¹ AIG provides the insurance through Lexington Insurance Company or New Hampshire Insurance Company.

¹ The Brochure put out by Risk Management claims it pays "up to \$10 million per occurrence" and that "coverage for employees from school districts under the Governmental Immunity Act has no limitation." Section 63-30-34, Utah Code Annotated 1953 provides that the maximum is: \$1,000,000 per occurrence (more than one person), \$500,000 per person and \$200,000 for property damage (2003 values).

	UEA handles most assault cases for its members at UEA's cost		
Pay attorney's fees in civil or criminal cases arising out of sexual abuse or misbehavior	See above civil and criminal charges above	90% of up to \$50,000 if all allegations are dismissed, the insured found not guilty and the insured pays the first \$100	Not based on UEAs experience
Maximum total personal property damage in case of a job-related assault	\$500	None	\$0
Represents Members threatened, harassed, or assaulted by students, parents or others	Yes	No	Never
Assists Members obtain workers' compensation	Yes	No	Never
Represents Members in Personnel file disputes	Yes	No	Never
Represents Members in licensing disputes with the Professional Practices Advisory Commission	Yes	No	Never
Bail Bond	\$1,000 per bond	\$1,000	None
Assists Members in salary disputes with District	Yes	No	Never
Assists Members with medical insurance claims and disability	Yes	No	Never
Represents Members accused of child abuse by Division of Child and Family Services	Yes	No	No. The State usually prosecutes the case!
Assists Members obtain unemployment insurance	Yes	No	Never
Works with the District to ensure fairness of the District's evaluation program	Yes	No	Never
Helps Members improve employment performance	Yes	No	Never
Files actions against people who libel or slander Members	Yes	No	Never

Negotiates protection for teachers	Yes	No	Never
Represents Members in retirement disputes with the district	Yes	No	Never
Represents Members in Termination, demotion, involuntary transfers, suspensions or other disciplinary actions	Yes, 100% through the administrative remedy and 100% if the association believes the Member has a reasonable chance of prevailing in litigation or in a civil rights administrative proceeding	Reimburses the insured's legal expenses: \$50 for requesting a preliminary or school board hearing; Up to \$5,000 the insured incurs defending a claim if the insured pays 10% and the first \$100; Up to \$750 for assistance requesting a formal hearing; Up to \$4,000 if the insured files a suit to get his/her job back, pays the first \$100 and prevails against the district. AAE will pay up to \$750 even if the insured does not prevail	Never
Assists Members obtain benefits under the district's insurance policies	Yes	No	Never
Represents Members in retirement disputes with the Utah Retirement Office	Yes	No	Never