

ADs: A copy of the mailing to all schools dated May 2015, which includes this sample letter to parents is on MHSAA.com. Click on Health & Safety (upper right main menu) then see **Concussion Insurance Benefits Information and Forms**. Concussion claim forms need the signature of an MHSAA member school AD or administrator.

August 2015

Dear Parent/Guardian,

School sports participation, like much of what our children enjoy, has some inherent risk of injury. However, the leadership of interscholastic athletics in this school district and across the state of Michigan is attempting both to provide as safe an experience as possible and enhance the health of our student-athletes.

As a part of these efforts, the Michigan High School Athletic Association provides all of its member schools with a Catastrophic Accident Medical Insurance Policy which pays up to \$500,000 for medical expenses left unpaid by other insurance after a deductible of \$25,000 per claim in paid medical expenses has been met. All students enrolled in grades 7 through 12 at MHSAA member schools who are eligible under MHSAA rules and participating in practices or competition in sports under the MHSAA's jurisdiction are covered by this policy for injuries related to their athletic participation.

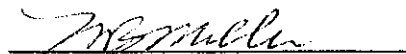
Beginning with the 2015-16 school year, the Michigan High School Athletic Association is also providing eligible athletic participants at each MHSAA member junior high/middle school and high school with additional insurance that is intended to pay accident medical expense benefits resulting from a suspected concussion. The injury must be sustained while the athlete is participating in an MHSAA covered activity. Policy limit is \$25,000 for each accident. Covered students, sports and situations are identical to the catastrophic accident medical insurance which, if the \$25,000 threshold is reached, would require a separate claim to be made.

**This new program intends to assure that all eligible student-athletes in MHSAA member schools in grades 7 through 12, male and female, in all levels of all sports under the jurisdiction of the MHSAA, receive prompt and professional attention for head injury events even if the child is uninsured or under-insured. Accident medical deductibles and co-pays left unpaid by other policies are reimbursed under this program to the limits of the policy.**

Should you have need to make a claim under this new program, contact [terri.bruner@kandkinsurance.com](mailto:terri.bruner@kandkinsurance.com), or phone 800-237-2917 toll free.

Sincerely,

MB Miller



# CATASTROPHIC & CONCUSSION INSURANCE

## Protecting Our Most Precious Assets

### ATHLETES CATASTROPHIC ACCIDENT MEDICAL INSURANCE (updated 9/15/15)

*(This is not intended to be a complete description of coverage and exclusions)*

Since the 1970-71 school year, the Michigan High School Athletic Association has provided participants at each member school with insurance that is intended to help pay catastrophic excess accident medical bills to administer to injuries sustained in athletic activities under MHSAA jurisdiction. Here are the traditional features:

Coverage is provided for grades 7-12 for all students accidentally injured while students are engaged in interscholastic athletic activities under the jurisdiction of the Michigan High School Athletic Association; namely: baseball, basketball (boys and girls), bowling (boys and girls), cross country (boys and girls), football, golf (boys and girls), gymnastics (girls), competitive cheer (girls), ice hockey, lacrosse (boys and girls), soccer (boys and girls), softball (girls), alpine skiing (boys and girls), swimming and diving (boys and girls), tennis (boys and girls), track and field (boys and girls), volleyball (girls), and wrestling.

All **eligible** students who participate in interscholastic athletic activities at an MHSAA member school in sports which end with an MHSAA tournament are covered provided their school principal attests in writing and the MHSAA agrees that they were eligible under all MHSAA regulations at the time of the injury. **Eligible** student athletes are covered while traveling directly to and from a scheduled event as a representative of the school while traveling in transportation sponsored by the school, and while participating in season in an allowed activity under the direct supervision of a full-time school employee or coach designated by the school acting within the scope of his/her coaching duties in those sports for which the MHSAA provides a tournament series.

#### **Student-athletes ineligible under MHSAA Regulations are not covered.**

Students who are ineligible under local school rules but would be eligible under MHSAA rules would be covered if they were allowed to practice with their school team.

Students who are otherwise eligible but are suspended from contests under Regulation V, Section 3 (contest disqualifications) would be covered if they were to continue practicing with the school team.

Sideline cheerleaders are covered while traveling directly to and from interscholastic athletic events as a representative of the school while traveling in transportation sponsored by the school, and while cheering at interscholastic athletic events under the direct supervision of a school employee designated by the school.

**MHSAA Catastrophic Accident Medical Insurance does NOT cover ANY out-of-season activities or any activities occurring beyond the mileage limits of Regulation II, Section 6, Interpretation 193, even if those activities are not expressly prohibited by the MHSAA.**

This coverage is provided at no cost to the eligible athletes of MHSAA member schools. The MHSAA is the policyholder and pays the premium for this layer of catastrophic accident medical coverage. It will pay up to \$500,000 in medical expenses **after a deductible of \$25,000 in paid medical expenses per claim has been met.** The MHSAA arranged program will then pay medical expenses above the \$25,000 deductible left unpaid by the parents' or official's insurance or any other sources such as school purchased insurance.

A payment of a catastrophic cash benefit payment of up to \$50,000 will be made if a covered person is paralyzed or in a coma within 180 days after the accident. Payment will not be made until a physician certifies that, after a 16-month waiting period, the injury is permanent and irreversible. This payment is in addition to those payments already covered for medical expenses and must result in disability. This payment is in addition to those payments already covered for medical expenses.

The first medical expense must be incurred within 90 days after the date of the accident. An accidental death or dismemberment benefit of \$10,000 is paid if either event occurs within 365 days of the date.

The Claims Administrators' name, telephone number and e-mail address is:

Mr. Bryan Cronen, FIRST AGENCY, INC., 5071 West H Avenue

Kalamazoo, MI 49009-8501

Phone: 269.381.6630 Fax: 269.381.3055

Email: bcronen@1stagency.com

**MAKE SURE ALL HIGH SCHOOLS AND JUNIOR HIGH/MIDDLE SCHOOLS IN YOUR DISTRICT ARE DESIGNATED BY YOUR BOARD OF EDUCATION AS MHSAA MEMBER SCHOOLS SO ATHLETES ON BOTH LEVELS ARE COVERED BY THIS MHSAA-PURCHASED PLAN**

## CONCUSSION CARE INSURANCE

**Beginning with the 2015-16 school year, the Michigan High School Athletic Association is providing athletic participants at each MHSAA member junior high/middle school and high school with insurance that is intended to pay accident medical expense benefits resulting from concussion.** The suspected concussion must be sustained while the athlete is participating in an MHSAA in-season covered activity (practice or competition). Policy limit is \$25,000 for each accident.

Covered students, sports and situations follow to the catastrophic accident medical insurance (see above).

This program intends to assure that all eligible student-athletes in MHSAA member schools in grades 7 through 12, male and female, in all levels of all sports under the jurisdiction of the MHSAA, receive prompt and professional attention for head injury events even if the child is uninsured or under-insured. Accident medical deductibles and co-pays left unpaid by other policies are reimbursed under this program.

The Claims Administrator's name, telephone and email address are:

Ms. Terri Bruner

K & K Insurance Group

1712 Magnavox Way

Fort Wayne, IN 46801

Phone: 800-237-2917 Fax: 312-381-9077

Email: Terri.Bruner@kandkinsurance.com