

# Program Resources

## Accompanying Information



The HeadStrong Concussion Insurance Program was developed by Dissinger Reed to specifically insure student athletes from the high cost of concussion treatment and neurological follow up.

The student athlete has 'first dollar' coverage (zero deductible) for concussion assessment and treatment.

Coverage is secondary/excess to any other valid and collectable Insurance but will become the primary payor, if no other insurance is available.

### Program Highlights Include:

- \$0 deductible and no Co-pays
- Tele-med Services, when needed
- No restrictions on specific doctors
- No referrals needed for treatment
- No specific procedure maximums

## HeadStrong Concussion Insurance Policy Information

**State High School Association:** Wyoming High School Activities Association

**Broker:** Dissinger Reed

**Claims Payor:** Mutual of Omaha

**Insurance Carrier:** Mutual of Omaha Company – AM Best Rated A+XV

**Policy#:** SR2014-P-054180-005

**Coverage Period:** August 1, 2024 – August 1, 2025

**Deductible:** \$0 per claim

**Eligible Person:** All athletes participating in a Covered Activity

**Covered Activities:** Participating in practice or play of sports governed and/or sponsored by the WHSAA.

**Medical Maximum:** \$25,000 per injury

**Benefit Period:** 1-year (Benefits will be payable for 1 year from the injury date)

**Usual and Customary:** 100%

**Accidental Death & Dismemberment:** \$5,000

**AD&D Aggregate:** \$250,000



**Mutual of Omaha**

## Contact for Customer Service/Claims:

### *Special Risk Services*

P.O. Box 31156

Omaha, Nebraska 68131

Claim Inquiries (800) 524-2324

Email: [specialrisk.claims@mutualofomaha.com](mailto:specialrisk.claims@mutualofomaha.com)

### *Carol Grabenschroer – Claims Manager*

Phone: 402-351-3807

Email: [carol.grabenschroer@mutualofomaha.com](mailto:carol.grabenschroer@mutualofomaha.com)

### *Candice Little – Claims Manager*

Phone: 402-351-3265

Email: [candice.little@mutualofomaha.com](mailto:candice.little@mutualofomaha.com)

### Justin Vandewynkle – HeadStrong Program Manager

Phone: 913-488-9449

Email: [justin.vandewynkle@hubinternational.com](mailto:justin.vandewynkle@hubinternational.com)

Please submit the completed and signed claim form along with itemized bills and EOB's from the primary insurance carrier. The more information you can provide upfront, the better. Claims payments are expedited with CLEAN submissions.

