

# **MINNESOTA STATE HIGH SCHOOL LEAGUE CATASTROPHIC INSURANCE INFORMATION**



Member schools of the Minnesota State High School League proudly announce that all Minnesota students in grades 7-12 who participate in MSHSL interscholastic athletic and fine arts activities at the Varsity, Junior Varsity, B-squad and Sophomore level are provided with Catastrophic Insurance coverage.

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# **SUMMARY OF COVERAGE**

The Minnesota State High School League (MSHSL) has historically provided catastrophic insurance for all student athletes, cheerleaders and fine arts participants in grades 7-12 during the time they practice for and compete in League-sponsored activities at the Varsity, Junior Varsity, B-squad and Sophomore level. In addition, the League provides tournament play insurance that begins at the first game of the Sub-section Tournament in each League-sponsored program.

Since 1984 the MSHSL has paid more than 6.9 million dollars for this insurance. During the 2014-2015 school year, the MSHSL will continue to provide the catastrophic insurance identified below.

This is a brief SUMMARY of the benefits provided. THE POLICY PROVIDES COMPLETE PLAN DETAILS.

## **Mutual of Omaha**

<b><i>Benefit Highlights of the Current MSHSL Catastrophic Insurance Plan:</i></b>	
Plan Maximum	\$2,000,000
Maximum Benefit Period	Lifetime
Deductible	\$50,000
Deductible Establishment Period	24 Months
Extended Care Facility Maximum	\$365,000 per Year
Home Health Care	\$125,000 Maximum per Year
Custodial Care	\$100,000 Maximum per Year
Home Health Care/Custodial Care	\$125,000 Combined Maximum per Year
Cardiovascular Accident Caused by Exertion	Yes
Death Benefit	\$10,000
<b><i>For Total Disability Only:</i></b>	
Special Expense Benefit	\$125,000 – 1st decade, \$50,000/decade thereafter for life
Adjustment Expense Benefit	\$50,000 Lifetime Maximum
Family Travel Benefit	Included Above \$5000 Maximum
Loss of Earnings Benefit	Included Above \$500 Maximum per Week
Family Training Benefit	Included Above \$10,000 Maximum
Education Expense Benefit	\$60,000 Maximum
Total Disability Benefit	\$1,500/month for Life at age 18
Partial Disability Benefit	\$1,000/month for Life at age 18

## **QBE**

<b><i>Benefit Highlights of the Tournament Play Insurance Plan - Full Excess:</i></b>	
Accident Medical Expense Benefit Per Covered Person	\$50,000
Accidental Death, Dismemberment or Loss of Sight	Principal sum \$10,000
Deductible amount per covered person per injury	\$100.00

A catastrophic injury is an injury sustained by an eligible participant which results in medical expenses of \$50,000 or more while the student is:

- a. Practicing for or participating in a covered event; or,
- b. During covered travel to and from the location of a covered event; or,
- c. During a temporary stay at the location of a covered event held away from the student's school.

The catastrophic injury policy provides for secondary coverage, and the plan will pay benefits in excess of other insurance, after the \$50,000 deductible is met. This plan is intended to cover medical expenses not paid by parent's insurance.

## **MINNESOTA STATE HIGH SCHOOL LEAGUE** **CATASTROPHIC INSURANCE CLARIFICATION**

Member School Administrators:

This message is meant to clarify when the Mutual of Omaha catastrophic insurance contract with the MSHSL covers travel to and from events. Our catastrophic insurance will cover individual and team travel, provided the travel is to and from the location of the covered event, authorized by the participating school and paid for or subject to reimbursement by the sponsoring school.

Below are three scenarios that happen often and the related coverage:

1. The students travel away from the school on a bus and parents want to drive them/their friends home – **not covered**, unless the sponsoring school intends to pay or reimburse the parent for their travel.
2. The students in MSHSL activities travel by individual vehicles to or from events – **not covered**, unless the school has arrangements to reimburse parents/coaches for their travel.
3. The coach and/or parents take the 8 member of the tennis team to a match away from home – **not covered**, unless the sponsoring school has an arrangement to reimburse the drivers for travel.

The key component in each of these scenarios is for the school to provide reimbursement to the parents or coach for the travel expense.

We recommend that schools formalize a procedure and have on file individuals who are so authorized to transport students. If no procedure is in place, there would not be coverage in the event of a catastrophic injury. We also recommend you review your transportation policies with your school legal counsel.

## ***SOME INTERESTING FACTS***

- Student athletes and fine arts participants learn about ethics, fair play, sacrifice, how to deal with success and failure, and they have a sense of belonging in a stable environment.
- Students involved in high school-based activities are up to 25 times less likely to drop out than the general student body.
- Students who participate in activity programs tend to earn higher grades in high school than the general student population.
- Activity participants go on to achieve higher grades in college than those who did not participate.
- Those who participate in activity programs are half as likely to have discipline referrals than the general student population.
- Students involved in activities average three fewer absences per year than the general student population.
- Surveys of Minnesota students continually show that the primary reason for participation in athletic and fine arts activities is for FUN.
- School activities provide a proving ground for life skills and self-worth.
- School sports and fine arts activities provide a valuable connection between students and adults and their school community.
- Athletic and fine arts participants learn time management skills more effectively than their peers who choose not to become involved in educational athletic and fine arts programs.

Moreover, the life skills learned in sports, theatre, vocal, band, orchestra, speech and a myriad of other opportunities that encompass the world of high school activities continue to have a positive lifelong impact on students well after they've graduated from high school.

These "life lessons" include cooperation, teamwork, citizenship, self-motivation and self-esteem. These "lessons" are part of the overall learning experience gained through participation in activity programs, and they enhance the students' education and better prepare them for the challenges of life.

# **SUPPORT SCHOOL ACTIVITIES**

The member schools of the MSHSL are committed to the values that are such an integral part of interscholastic participation.

Because we truly believe that activities are educational experiences that make young people better individuals, then we must be prepared to defend that belief with more than just opinion. We must be prepared to fund that belief.

Students need the support of Minnesota communities. They need the benefits high school activities provide through character building concepts, the opportunities to develop life-long skills, the ability to practice the concepts they've been taught in the classroom, and the chance to develop the interpersonal and physical skills that foster success in later life.

Schools need this involvement by students and parents to be successful, and high school activity programs are the glue that helps hold communities together. They should be embraced in times of budget difficulties and not set adrift to fend for themselves.

The fully educated student has participated in both academic and non-academic activities, both athletic and non-athletic; has been a star in one activity and a substitute in another; has been on the stage in one activity and back stage in another; has participated in solo and ensemble, and has experienced winning and losing. If we truly support our all-inclusive educational philosophy, schools in the future should have fully funded activity programs with everyone required to take something. Why? Because it works. It works on a higher level of success than anything else. And it works for all levels of ability.

We must continue to be proactive in meeting the needs of our students. Our state's success, in fact our nation's success depends on you.



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