

# 2025-26 Multi-State STUDENT ACCIDENT INSURANCE PROGRAM Multi-Benefit Protection



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## **ACCIDENT INSURANCE PROTECTION HELPING PROVIDE:**

**For the Student** - Sound coverage with a selection of plan options

**For the Parent** - Additional financial security to help in times of increasing medical costs

**For You** - The fulfillment of an administrative service and responsibility

*Underwritten by:*



Guarantee Trust Life Insurance Company (GTL)  
1275 Milwaukee Ave., Glenview, IL 60025  
[www.gtlc.com](http://www.gtlc.com)



# ACCIDENT INSURANCE PLANS

## for all students and athletes



**SCHOOL-TIME STUDENT ACCIDENT COVERAGE:** Helps protect your students the entire school year, during regular school sessions, as well as when participating in other school-sponsored activities requiring the attendance of the student. Also provides protection for your students while traveling in a Designated Vehicle directly to or from the student's Residence and school to attend or participate in school activities. The expiration date of coverage shall be the close of the regular nine-month school term, except while the Insured is attending academic classroom sessions exclusively sponsored and solely supervised by the school during the summer.

**24-HOUR-A-DAY ACCIDENT COVERAGE:** Provides protection for your students 24-hours-a-day, year-round and continues until the end of the Policy Year. The student is protected AT HOME, AT SCHOOL, AT CAMP, ON VACATION. . . ANYWHERE ACCIDENTS CAN HAPPEN.

**SPORTS ACCIDENT COVERAGE:** Interscholastic sports (including practice) are covered by the School-Time and 24-Hour-A-Day Accident Coverage. Travel is also covered when going directly and uninterrupted to and from practice or competition when traveling as a group in a Designated Vehicle. High school tackle football for grades 9 through 12 is only covered by the optional Football Only Accident Coverage, which requires an additional premium.

**FOOTBALL ONLY ACCIDENT COVERAGE:** Players in Grades 9 through 12 are covered for accidents occurring while participating in high school interscholastic tackle football practice or competition. Travel is also covered when going directly and uninterrupted to and from such practice or competition when traveling as a group in a Designated Vehicle.

**EFFECTIVE COVERAGE DATES:** Coverage will be effective on the date of premium receipt by GTL, its representatives or school officials, or the official first day of school, whichever is later.

For interscholastic sports, coverage can pre-date the official first day of school for students who are participating in pre-school practice sessions, competition or covered travel. In such cases coverage will be effective as of the date of premium receipt but only while participating in actual practice sessions, competitions or covered travel. Other aspects of coverage will not commence until the official first day of school.

Football Only Accident Coverage begins on the date of premium receipt by GTL, its representatives or school officials, but not prior to the first official date of practice sanctioned by the State High School Association and continues through the date of the last official game of the 2025 season, including playoffs. Other aspects of coverage will not commence until the official first day of school.

**TERMINATION OF POLICY/CERTIFICATE OF COVERAGE:** Policyholder: The Policy is issued for the agreed upon term of coverage and is non-renewable. Certificateholder: Coverage will terminate at the earlier of: (1) the date the Policy terminates; or (2) the date the Insured ceases to be a member of the Policyholder's sports teams; or (3) the last day of regularly scheduled sports activity; or (4) the date the Insured ceases to be an Eligible Person; or (5) the end of the period for which any applicable premium has been paid. We have the right to terminate the coverage of any Insured who submits a fraudulent claim under the Policy.

**EXCESS PROVISION (IA, KY, MN, MO, NE SD & WY):** All Covered Charges over \$100 will be considered for payment on an Excess basis if any Other Valid and Collectible Insurance or Plan covers the Insured person. GTL will pay the first \$100 in Covered Charges regardless of other insurance.

**EXCESS PROVISION (KS):** GTL's liability for benefits payable on account of expense incurred, for any hospitalization, medical surgical, and other services resulting from covered Injury of the Covered Person, shall be limited to that part of the expense, if any, which is in excess of the total benefits payable for the same loss, on a provision of service basis or on an expense incurred basis under any medical or service contract, self-funded plan, automobile medical payment coverage, or any plan under federal, state or local law (except Medicaid).

### IMPORTANT INFORMATION

1. Treatment must begin within thirty (30) days of Accident.
2. Charges must be incurred within fifty-two (52) weeks of Accident.
3. Written proof of loss must be furnished within ninety (90) days of Accident.
4. No refunds are available.
5. This product is available in: Iowa, Kansas, Kentucky, Minnesota, Missouri, Nebraska, South Dakota and Wyoming.

## 2025-2026 BENEFITS AND PREMIUMS

**All Maximum amounts are per Injury except as specifically stated.**

Injury means bodily Injury due to an Accident which results directly and independently of disease, bodily infirmity, or any other causes; solely, directly and independently of all other causes, results in medical expense; occurs after the effective date of the Insured's coverage under the Policy; and occurs while the Policy is in force. All injuries sustained in any one Accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury.

COVERAGE AND BENEFITS	STANDARD PLAN	DELUXE PLAN
Maximum Benefit Amount Per Injury	\$25,000.00	\$25,000.00
Deductible	\$0.00	\$0.00
Hospital Room and Board and general nursing care, limited to a maximum of	\$225.00/day	\$450.00/day
Intensive Care, limited to a maximum of	\$225.00/day	\$450.00/day
Miscellaneous Hospital Charges, limited to a maximum of	\$1,500.00	\$3,000.00
Doctor's Charges for Surgery, limited to a maximum of	\$2,000.00	\$4,000.00
Administration of Anesthesia	100% of Reasonable & Customary	100% of Reasonable & Customary
Assistant Surgeon Charge		
Non-Surgical Doctors' Visits, including Physical Therapy: 1st Visit up to Thereafter up to Physical Therapy is limited to a maximum benefit of 5 visits.	\$25.00 \$20.00	\$50.00 \$40.00
Hospital Emergency Services, excluding professional charges, limited to a maximum of	\$200.00	\$400.00
Outpatient Imaging Procedures and Interpretation for MRI/CAT Scan, up to a maximum benefit of	\$250.00	\$500.00
Outpatient X-ray Services, limited to a maximum of	\$250.00	\$500.00
Ambulance Charges, limited to a maximum of	\$100.00	\$200.00
Durable Medical Equipment including orthopedic appliances, limited to a maximum of	\$100.00	\$200.00
Dental Treatment, per tooth, for Injury to Sound, Natural Teeth (Original Teeth in South Dakota), limited to	\$200.00	\$400.00
Motor Vehicle Accident injuries, limited to	\$5,000.00	\$5,000.00
IN MINNESOTA - Surgical and nonsurgical treatment of temporomandibular joint disorder and craniomandibular disorder, payable the same as that for treatment to any other joint in the body, and shall apply if the treatment is administered or prescribed by a Doctor or dentist.		
Loss of Life	\$5,000.00	\$5,000.00
Single Dismemberment – (Loss of One Hand, One Foot, Entire Sight of One Eye or Hearing One Ear)	\$1,000.00	\$1,000.00
Double Dismemberment – (Loss of both Hands, Both Feet, Entire Sight of Both Eyes, Hearing both Ears or Loss of Speech)	\$10,000.00	\$10,000.00
PREMIUMS (ONE-TIME ANNUAL PAYMENT)	STANDARD PLAN	DELUXE PLAN
SCHOOL-TIME STUDENT ACCIDENT COVERAGE		
Students — Grades Pre-K - 8 Grades 9 - 12	\$50.00 \$75.00	\$100.00 \$150.00
24-HOUR-A-DAY ACCIDENT COVERAGE		
Students — Grades Pre-K - 12	\$180.00	\$365.00
OPTIONAL FOOTBALL ONLY ACCIDENT COVERAGE		
Per Player — Grades 9 - 12	\$250.00	\$500.00

**EXCLUSIONS THE POLICY DOES NOT PROVIDE BENEFITS FOR:** (1) Treatment, services or supplies which: are not Medically Necessary; are not prescribed by a Doctor as necessary to treat an Injury; are determined to be Experimental/Investigational in nature; are received without charge or legal obligation to pay (are received without charge or obligation in MN); are received from persons employed or retained by the Policyholder or any Family Member, unless otherwise specified; or are not specifically listed as Covered Charges in the Policy; (2) Intentionally self-inflicted injury; (3) Injury received while violating or attempting to violate any duly enacted law; (4) Injury by acts of war, whether declared or not; (5) Injury received while traveling or flying by air, except as a fare-paying passenger on a regularly scheduled commercial airline; (6) Off-Season Physical Conditioning for interscholastic sports. The "official season" for each specific covered sport is the period within the dates determined by the appropriate athletic/activities association for the practice and play of that sport; (7) Hernia, any type, regardless of cause; (8) Injury sustained fighting or brawling, except as an innocent victim; (9) Injury sustained while voluntarily participating in a riot or civil commotion, or insurrection or disturbance of any kind; (10) Injury sustained while committing or attempting to commit a felony; (11) Treatment of sickness or disease in any form; (12) Injury sustained participating in a rodeo; (13) Injury sustained while operating, riding in or upon, mounting or alighting from, any two, three or four-wheeled recreational motor/engine driven vehicle, snowmobile or all-terrain vehicle (ATV); (14) Injury sustained while participating in or practicing for tackle football in grades 9 through 12, including travel, unless optional coverage has been purchased; (15) Cosmetic or plastic surgery, except for reconstructive surgery on an injured part of the body; (16) Treatment of illness, disease or infections, except infections which result from an accidental Injury or infections which result from accidental, involuntary or unintentional ingestion of a contaminated substance; (17) Charges for treatments, services or supplies which exceed reasonable and customary charges.

**FOR RESIDENTS OF KANSAS THESE ADDITIONAL EXCLUSIONS APPLY:** (18) Services for injuries or diseases related to Your job to the extent You are covered or are required to be covered by the Workers' Compensation law. If You enter into a settlement giving up Your right to recover future medical benefits under a Workers' Compensation law, the Policy will not pay those medical benefits that would have been payable in absence of that settlement; (19) Suicide or attempted suicide; (20) Any penalty imposed by another insurance or plan for failure to follow such plan's procedures; (21) Re-injury or complications of an Injury which occurred prior to the Policy's Effective Date; (22) Treatment of temporomandibular joint dysfunction and associated myofascial pain; (23) Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs; (24) Loss resulting from the use of any drug or agent classified as narcotic, psycholytic, psychedelic, hallucinogenic, or having a similar classification or effect, unless prescribed by a Doctor; (25) Treatment in any Veteran's Administration or federal Hospital, except if there is a legal obligation to pay; (26) Losses directly or indirectly arising out any chemical or biological release and/or contamination which results from Terrorist Activity; (27) Any loss as the result of Terrorist Activity and/or non-detonating weapons of mass destruction and (28) Any loss directly or indirectly arising out of any nuclear explosion, detonation, release and/or contamination whether in time of peace or war, and regardless of any other causes or events contributing concurrently or in any other sequence thereto.

**FOR RESIDENTS OF KENTUCKY THESE ADDITIONAL EXCLUSIONS APPLY:** (18) Injury covered by Workers' Compensation or the Occupational Disease Law; (19) Suicide or attempted suicide; (20) Any penalty imposed by Other Valid and Collectible Insurance or Plan for failure to follow plan procedures; (21) Re-injury or complications of an Injury which occurred prior to the Policy's Effective Date; (22) Treatment of temporomandibular joint dysfunction and associated myofascial pain; (23) Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs; (24) Loss resulting from the use of any drug or agent classified as narcotic, psycholytic, psychedelic, hallucinogenic, or having a similar classification or effect, unless prescribed by a Doctor; (25) Treatment in any Veteran's Administration or federal Hospital, except if there is a legal obligation to pay; (26) Losses directly arising out of any chemical or biological release and/or contamination which results from Terrorist Activity; (27) Any loss as the direct result of Terrorist Activity and/or non-detonating weapons of mass destruction and (28) Any loss directly arising out of any nuclear explosion, detonation, release and/or contamination whether in time of peace or war, and regardless of any other causes or events contributing concurrently or in any other sequence thereto.

**FOR RESIDENTS OF MISSOURI THESE ADDITIONAL EXCLUSIONS APPLY:** (18) Injury covered by Workers' Compensation or the Occupational Disease Law; (19) Suicide or attempted suicide while sane; (20) Any penalty imposed by Other Valid and Collectible Insurance or Plan for failure to follow plan procedures; (21) Re-injury or complications of an Injury which occurred prior to the Policy's Effective Date; (22) Treatment of temporomandibular joint dysfunction and associated myofascial pain; (23) Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs; (24) Loss resulting from the use of any drug or agent classified as narcotic, psycholytic, psychedelic, hallucinogenic, or having a similar classification or effect, unless prescribed by a Doctor; (25) Treatment in any Veteran's Administration or federal Hospital, except if there is a legal obligation to pay; (26) Losses directly or indirectly arising out of any chemical or biological release and/or contamination which results from Terrorist Activity; (27) Any loss as the result of Terrorist Activity and/or non-detonating weapons of mass destruction and (28) Any loss directly or indirectly arising out of any nuclear explosion, detonation, release and/or contamination whether in time of peace or war, and regardless of any other causes or events contributing concurrently or in any other sequence thereto.

**FOR RESIDENTS OF MINNESOTA THESE ADDITIONAL EXCLUSIONS APPLY:** (18) Injury covered by Workers' Compensation or the Occupational Disease Law; (19) Any penalty imposed by Other Valid and Collectible Insurance or Plan for failure to follow plan procedures; (20) Re-injury or complications of an Injury which occurred prior to the Policy's Effective Date; (21) Loss resulting from driving or operating a motor vehicle while having a blood alcohol level exceeding the legal limit; (22) Loss resulting from the use of any drug or agent classified as narcotic, psycholytic, psychedelic, hallucinogenic, or having a similar classification or effect, unless prescribed by a Doctor; (23) Treatment in any Veteran's Administration or federal Hospital, except if there is an obligation to pay; (24) Losses directly or indirectly arising out of any chemical or biological release and/or contamination which results from Terrorist Activity; (25) Any loss as the result of Terrorist Activity and/or non-detonating weapons of mass destruction and (26) Any loss directly or indirectly arising out of any nuclear explosion, detonation, release and/or contamination whether in time of peace or war, and regardless of any other causes or events contributing concurrently or in any other sequence thereto.

**FOR RESIDENTS OF SOUTH DAKOTA THESE ADDITIONAL EXCLUSIONS APPLY:** (18) Injury paid by Workers' Compensation or the Occupational Disease Law; (19) Suicide or attempted suicide; (20) Any penalty imposed by Other Valid and Collectible Insurance or Plan for failure to follow plan procedures; (21) Treatment of temporomandibular joint dysfunction and associated myofascial pain; (22) Treatment in any Veteran's Administration or federal Hospital, except if there is a legal obligation to pay; (23) Losses directly or indirectly arising out of any chemical or biological release and/or contamination which results from Terrorist Activity; (24) Any loss as the result of Terrorist Activity and/or non-detonating weapons of mass destruction and (25) Any loss directly or indirectly arising out of any nuclear explosion, detonation, release and/or contamination whether in time of peace or war, and regardless of any other causes or events contributing concurrently or in any other sequence thereto.

**FOR RESIDENTS OF IOWA, NEBRASKA AND WYOMING THESE ADDITIONAL EXCLUSIONS APPLY:** (18) Injury covered by Workers' Compensation or the Occupational Disease Law; (19) Suicide or attempted suicide; (20) Any penalty imposed by Other Valid and Collectible Insurance or Plan for failure to follow plan procedures; (21) Re-injury or complications of an Injury which occurred prior to the Policy's Effective Date; (22) Treatment of temporomandibular joint dysfunction and associated myofascial pain; (23) Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs; (24) Loss resulting from the use of any drug or agent classified as narcotic, psycholytic, psychedelic, hallucinogenic, or having a similar classification or effect, unless prescribed by a Doctor; (25) Treatment in any Veteran's Administration or Federal Hospital, except if there is a legal obligation to pay; (26) Losses directly or indirectly arising out of any chemical or biological release and/or contamination which results from Terrorist Activity; (27) Any loss as the result of Terrorist Activity and/or non-detonating weapons of mass destruction and (28) Any loss directly or indirectly arising out of any nuclear explosion, detonation, release and/or contamination whether in time of peace or war, and regardless of any other causes or events contributing concurrently or in any other sequence thereto.