

# HeadStrong Concussion Insurance Program

Each year it is estimated that up to 3.8 million young athletes will sustain a sports related concussion (CDC). At Dissinger Reed, we understand today's inherent risk of concussions within youth associations, leagues and teams. The importance of providing these young athletes with the most comprehensive neurological/concussion care will ensure your students are safe to return to the field, courts, and classroom.

The Headstrong Concussion Insurance Program™ was specifically developed to insure your student athletes from the high cost of concussion treatment and neurological follow up that may be required after a suspected concussion.

When your participating organization takes part in the HeadStrong Concussion Insurance Program™, your athletes are automatically covered with no underwriting process involved. Coverage is secondary/excess to any other valid and collectible insurance but will become the primary payor, if no other insurance is available.

The HeadStrong Concussion Insurance Program™ proudly insures over 591,000 student athletes across the country. We look forward to discussing how this exclusive program will not only ensure your young athletes are well-covered in the case of a concussion, but will also help protect the overall liability of your association, league or team.

## Excess Accident Medical Limits:

Maximum: \$25,000 per injury  
Usual & Customary 100%  
Benefit Period: 1 Year  
Deductible: \$0 per claim  
Accidental Death & Dismemberment \$5,000  
Accidental Death & Dismemberment Aggregate \$250,000

## Eligible Person:

All athletes participating in a Covered Activity.

## Covered Activities:

Participating in practice or play of sports governed and/or sponsored by the Participating Organization.

## Program Highlights Include:

- **\$25,000 Accident Medical Concussion Coverage (includes neurological follow up)**
- **\$0 Deductible and no Co-pays**
- **\$5,000 Accidental Death & Dismemberment**
- **Telemed Services provided, when needed**
- **No restrictions on specific doctors; no referrals needed for treatment**
- **No internal limits or specific procedure maximums**
- **A+ rated carrier with Financial XV backing**
- **\$1.50 per participant (3,500 minimum participants to initiate coverage)**
- **Neurological follow up care - When medically necessary and billed at U&C**
- **Assists with high deductible primary insurance plans**

## Definition of Injury:

For the Accidental Medical Expense benefits, the following definition of Injury applies:

1. Directly and independently caused by a specific Accidental contact with another body or object;
2. A source of loss that is sustained while the Insured Person is covered under the Policy and while he or she is taking part in a Covered Activity; and
3. Resulting in a concussion.

## Definition of Concussion:

A specific brain injury defined as a complex patho-physiological process affecting the brain, induced by trauma to the brain and diagnosed by a Physician practicing within the scope of his or her license.



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