

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: Montana High School Association

Broker: Dissinger Reed

ClaimsPayor: Mutual of Omaha

InsuranceCarrier: Mutual of Omaha Company – AM Best Rated A+XV

Policy#: T5MP-P-054180-006

Coverage Period: July 1, 2026 - July 1, 2027

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 MHSA.

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



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

Diamond Cole -Claims Manager

Email: diamond.cole@mutualofomaha.com

Insured last names A-M

Taylor Locke– Claims Manager

Email: taylor.locke@mutualofomaha.com

Insured last names N-Z

Justin Vandewynkle – HeadStrong Program Manager

Phone: 913-488-9449

Email: 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. Claim payments are expedited with CLEAN submissions.

