



MONTANA HIGH SCHOOL ASSOCIATION

PROMOTING SUCCESS ON THE COURT, ON THE FIELD, ON STAGE,
AND EVERYWHERE ELSE UNDER THE BIG SKY SINCE 1921

MHSA Membership Annual Dues Information for 2026-27

The school makes application for membership in the Montana High School Association (MHSA) for the school year 2026-27 in accordance with Article 1, Section (1) of the MHSA By-Laws, and appoints the Association as its representative in interscholastic activities for the current school year. The Board of Trustees adopts and agrees to comply with the rules and regulations of the MHSA as presently contained in its official MHSA Handbook and acknowledge receipt of a copy of such handbook in effect. It is understood that each member school is entitled to one vote on any resolution presented to the Association membership. A resolution adopted by the Board and inserted in the minutes of a meeting of the Board on the date below directs the chairperson of the Board of Trustees to remit to the Association the yearly membership fees. If the school is registering for an activity in which the school district did not participate the previous year and did not request sanctioning for this activity in writing, students will not be permitted to compete in MHSA post-season contests, other than activities which are not assigned to districts and/or divisions. (Rules and Regulations, Sections 14 and 16).

Catastrophic Liability Insurance Information for 2026-27

To determine your premium, you must use your high school's (grades 9-12) FALL, 2025 enrollment as reported to OPI or for private schools, your enrollment as of November 1, 2025.

Summary of Lifetime Benefits - Mutual of Omaha

- Accident Medical Expense Benefit: 100% of reasonable, customary, and necessary covered expenses, with an overall lifetime limit of \$1,000,000.
- Deductible: \$50,000 per injury.
- Incurral Period: Two (2) year incurral period in which to meet the deductible.
- Extended Care Facility Maximum \$365,000 per calendar year.
- Combined Home Healthcare/Custodial Care Maximum: \$100,000 per calendar year.
- Maximum Physical Therapy Benefit: \$50,000 per calendar year.
- Accidental Death Benefit: \$10,000.
- Cash Benefit: \$10,000 (for paralysis, including quadriplegia, paraplegia, or hemiplegia).

Expanded Benefits (Total Disability Only):

- Lifetime Special Expense Benefit: \$100,000 first decade; \$50,000 each decade thereafter for home remodeling or adaptation and special vehicle purchase or adaptation.
- Lifetime Adjustment Expense Benefit: \$50,000 Lifetime for family counseling, training, travel, and loss of earnings of parents.
- Lifetime Education Expense: \$50,000 for tuition, room and board and other related expenses.
- Total Disability Benefit: A catastrophically injured student who is totally disabled at age 18 may receive \$1,500 per month for remainder of life.
- Partial Disability Benefit: A catastrophically injured student who is partially disabled at age 18 may receive \$1,000 per month for remainder of life.

Concussion Insurance Information for 2026-27

The MHSA, through negotiations with our insurance broker, Dissinger Reed, can continue offering concussion insurance for all MHSA athletic participants and cheerleaders at only \$1.35 per student. The coverage includes:

- Maximum - \$25,000 per year
- Benefit Period – 1 year
- Deductible - \$0 per claim
- Eligible Person – all athletes participating in MHSA sports (including cheerleading).
- Covered Activities – participating in practice or play of sports sponsored by the MHSA (including cheerleading).
- Definition of Injury: 1) Directly and independently caused by specific accidental contact with another body or object; 2) A source of loss that is sustained while the injured person is covered under the policy and while he or she is taking part in a covered activity; 3) Resulting in a concussion.

The participant's insurance would first be billed and would pay, however there would be no out-of-pocket cost for the participant up to \$25,000 per covered injury. For example, if the participant's insurance had a \$3,000 deductible and none of that deductible was met, this insurance would pay the \$3,000 so there would be no out-of-pocket cost to the family. Also, all co-pays would be covered and if there were tests not covered by the primary insurance this insurance would cover all those costs.