

Nebraska School Activities Association Catastrophic Insurance

Summary of Lifetime Benefits

- **Accident Medical Expense Benefit:** 100% of reasonable, customary and necessary covered expenses, with an overall lifetime limit of \$2,000,000.
- **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 Health Care/Custodial Care Maximum:** \$125,000 per calendar year
- **Maximum Physical Therapy Benefit:** \$50,000 per calendar year.
- **Accidental Death Benefit:** \$20,000.
- **Cash Benefit:** \$20,000 (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 \$750 per month for remainder of life.
- **Unrelated Subsequent Accidents/Illnesses:** Lifetime \$100,000 benefit with a \$5,000 deductible per injury/sickness.

Underwritten by Mutual of Omaha¹

¹ Mutual of Omaha is the only market that continues to offer Lifetime benefits.