



Underwritten by:
MUTUAL OF OMAHA INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175

PROTECTION FROM THE UNEXPECTED.

Catastrophic Participant Accident Medical Insurance



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MUTUAL of OMAHA'S
WILD KINGDOM



Protecting Your Play

MUGC9543

Despite our best efforts, serious accidents happen. Should a catastrophic accident occur, we understand the focus should be placed on the treatment and recovery, not on the financial impact of the injury. And with Mutual of Omaha Insurance Company, you can feel confident we'll be here when your clients need us the most.

Our Catastrophic Participant Accident Medical Insurance helps provide peace of mind during the aftermath of covered injuries. We want your clients, their participants and families to focus on recovery instead of the cost of the treatment. **Let us protect their play.**



The average cost of surgery, hospitalization, medication, equipment and care for a spinal cord injury patient during the first 100 days after the injury is \$150,000 to \$500,000. Lifetime expenses of rehabilitation and care often exceed \$1 million. A family member's loss of wages and professional opportunity (caused by the need to become a full-time caregiver) is another tremendous expense.

*Gridironheroes.org, 2010
University of Alabama at Birmingham, National Spinal Cord Statistical Center
Spinal Cord Injury Facts and Figures at a Glance, February 2013*

WHAT SETS US APART

We are a leader in the Catastrophic Participant Accident insurance market. We realize you can obtain coverage from other carriers. What makes us different?

- More than 50 years experience offering these products
- An average associate tenure of 25 years
- Knowledgeable, friendly and creative staff
- Excellent products and easy plan administration
- An experienced underwriting staff
- Thorough case management
- Efficient claims administration – 90 percent of claims paid in 15 days
- Unparalleled service and support through dedicated service representatives
- Custom solutions tailored to meet your clients needs



Spinal cord injuries primarily affect young adults. Nearly half of all injuries occurred between the ages of 16 and 30.

*-University of Alabama at Birmingham, National Spinal Cord Statistical Center
Spinal Cord Injury Facts and Figures at a Glance, February 2013*

AVAILABLE COVERAGE

We offer blanket coverage for all participants of these groups during sponsored and supervised Policyholder events/activities:

- Schools (K-12)
- Intercollegiate sports
- Youth sports (gymnastics, football, baseball, soccer, teams, leagues)
- National governing bodies
- State high school associations

Benefit maximums range from \$1,000,000 to \$5,000,000, with 10-year or lifetime benefit periods available. Customized plans are also available.

WE OFFER THREE BENEFIT PLANS TO CHOOSE FROM:

Catastrophic Medical – This option pays scheduled benefits for catastrophic accident medical expense.

Catastrophic Cash – Pays scheduled benefits for catastrophic accident medical expense. For disability or paralysis, this option also pays an initial lump-sum amount, then an allocated amount over the next 10 years.

Allocated Catastrophic – Pays scheduled benefits for catastrophic accident medical expense and the additional allocated benefits listed below.

All plans are subject to a deductible and pay excess of other insurance.

ADDITIONAL ALLOCATED BENEFITS	
Total or Partial Disability Benefits	Vocational Rehabilitation Benefit
Adjustment Expense Benefits	Heart of Circulatory Malfunction Death Benefit
Special Expense Benefit	Assimilation Benefit
Accidental Death & Dismemberment, Loss of Sight, Speech or Hearing	

WHY CHOOSE MUTUAL OF OMAHA?

Mutual of Omaha's solid reputation and trusted name provide security when your clients need it most. We've helped provide financial security to customers coast to coast since 1909.

- A mutual company owned by our policyholders
- Strong capital position and solid liquidity
- Highly rated by third party rating agencies
- A strong brand people know and trust

Overall, 87.1% of all persons with spinal cord injuries who are discharged from the system are sent to a private, non-institutional residence (in most cases their homes before injury).

*-University of Alabama at Birmingham, National Spinal Cord Statistical Center
Spinal Cord Injury Facts and Figures at a Glance, February 2013*

LET US SHOULDER THE WORRY ABOUT INJURIES.

To learn more, visit our website at mutualofomaha.com/specialrisk.