



SDHSAA  
804 N. Euclid Ave.  
Suite 102  
Pierre, SD 57501

Dissinger Reed/HUB International  
9200 Ward Parkway  
Suite 500  
Kansas City, MO 64114

To: District Superintendents

From:  
Dr. Daniel Swartos, SDHSAA Executive Director  
Christian Reed, Dissinger Reed, LLC

Subject: 2024-25 Voluntary Catastrophic Insurance

Date: May 2024

---

The South Dakota High School Activities Association provides catastrophic insurance to member schools to protect student athletes/participants in SDHSAA sanctioned events (Grades 9-12). This plan underwritten by Mutual of Omaha, rated A+ (Superior) by A.M. Best, and offered by Dissinger Reed, LLC.

For those schools or districts purchasing voluntary catastrophic on an individual basis, enclosed with this letter is some information outlining coverage that can be purchased by schools to cover students for events that are **not governed** by the rules and regulations of the SDHSAA, such as club sports, marching band, and middle school athletic activities.

This coverage can also be extended to offer the same protection to all students during regular school hours and approved activities where an accident or horseplay might occur such as PE/Gym, class breaks between periods, student assemblies, and field trips.

The Mutual of Omaha plan has several options. You can choose a plan with medical benefits only or one that pays medical benefits **and** allocated benefits.

If a student does suffer a serious injury, having a catastrophic plan in place to pay excess medical expenses and provide for the student's special needs can protect your school from lawsuits.

To enroll your school, please visit the link on the attached document. Payment can be made via ACH/Check or by credit card.

Dissinger Reed, a division of Hub International  
9200 Ward Parkway, Suite 500  
Kansas City, MO 64114

**SDHSAA- Serving Students Since 1905**

Board Chairperson - Mr. Marty Weismantel  
Assistant Director - Ms. Kristina Sage  
Assistant Director - Mr. Brooks Bowman

Executive Director - Dr. Daniel Swartos  
Assistant Director - Mr. Randy Soma  
Finance Director - Mr. Ryan Mikkelsen



A division of HUB International  
Midwest Limited

9200 Ward Parkway • Suite 500  
Kansas City, Missouri 64114  
(913) 491-6385

[hubinternational.com](http://hubinternational.com)

**Re: 2024-25 Voluntary Catastrophic Accident Medical Plans  
Plans Available and Enrollment Link**

**Class 1:** All Pre-K through 12<sup>th</sup> grade students

Coverage is provided for Class 1 Insureds while: a) attending school, on premises; b) participating in a school sponsored intramural sports game; or c) participating in a school sponsored non-sport extracurricular activity on or off school premises; or (d) while on Day or Overnight Domestic Field Trips seven days or less in duration or Overnight International Field Trips fourteen days or less in duration. No coverage is provided for interscholastic sports practice or games or conditioning.

**Class 2:** All Pre-K through 8<sup>th</sup> grade:

- interscholastic athletes,
- cheerleaders,
- band members,
- majorettes,
- student coaches, and
- student managers/student trainers

Coverage is provided for Class 2 Insureds while: (a) participating in interscholastic sports practice and games or while conditioning on school premises; and (b) participating in band or majorette practice or performance at a school sponsored event.

**Class 3:** All Senior High:

- interscholastic athletes,
- cheerleaders,
- band members,
- majorettes,
- student coaches, and
- student managers/student trainers

Coverage is provided for Class 3 Insureds, during the school's summer and/or winter breaks, while participating in interscholastic sports practices and games or while conditioning on school premises.



A division of HUB International  
Midwest Limited

9200 Ward Parkway • Suite 500  
Kansas City, Missouri 64114  
(913) 491-6385

[hubinternational.com](http://hubinternational.com)

Travel is covered in transportation authorized or arranged by the Policyholder while proceeding directly to and from and without interruption between approved locations authorized by the Policyholder.

To enroll and pay premium, please use the following link:

[https://appsrv4.amerspec.com/dbweb/f?p=159:2::::APP:F159\\_SRC:DREEDOTHER](https://appsrv4.amerspec.com/dbweb/f?p=159:2::::APP:F159_SRC:DREEDOTHER)

Should you require further assistance, please email me or contact me at 913-948-5704.

Sincerely,

*Margo Conard*

Margo Conard  
Program Account Manager  
[margo.conard@hubinternational.com](mailto:margo.conard@hubinternational.com)