



**2025-2026
NATIONAL
K-12 INSURANCE
RATE SCHEDULES**

(All states except AR, KS, KY, NC, NH, NY, and TX)

Coverage Underwritten by: Mutual of Omaha Insurance Company; 3300 Mutual of Omaha Plaza; Omaha, Nebraska 68175

OPTION A: 24-HOUR COVERAGE*		
Provides coverage for injuries incurred 24-Hours a day, 365 days a year (except injuries incurred while participating in High School Football events/activities).		
	HIGH VOLUNTARY PLAN	LOW VOLUNTARY PLAN
With Extended Dental	\$142.30 Per Student	\$96.30 Per Student
Without Extended Dental	\$132.65 Per Student	\$86.65 Per Student
24-Hour Summer Only with Extended Dental	\$44.95 Per Student	\$32.10 Per Student
24-Hour Summer Only without Extended Dental	\$35.30 Per Student	\$22.45 Per Student
OPTION B: AT SCHOOL COVERAGE INCLUDING INTERSCHOLASTIC ATHLETICS AND ACTIVITIES*		
Provides coverage for injuries incurred at school, during school sponsored and supervised activities (excluding injuries incurred while participating in High School Football events/activities).		
	HIGH VOLUNTARY PLAN	LOW VOLUNTARY PLAN
With Extended Dental	\$40.65 Per Student	\$31.05 Per Student
Without Extended Dental	\$31.00 Per Student	\$21.40 Per Student
OPTION C: INTERSCHOLASTIC FOOTBALL COVERAGE (GRADES 10-12)*		
Provides coverage for injuries incurred while participating in sponsored and supervised practice or play for Football events.		
Note: Any 9 th grade student that plays with the High School Football Team (grades 10-12) must purchase Football coverage at the High School rate.		
	HIGH VOLUNTARY PLAN	LOW VOLUNTARY PLAN
With Extended Dental	\$239.70 Per Athlete	\$157.30 Per Athlete
Without Extended Dental	\$230.05 Per Athlete	\$147.65 Per Athlete
Spring Football With Extended Dental	\$101.65 Per Athlete	\$68.50 Per Athlete
Spring Football Without Extended Dental	\$92.00 Per Athlete	\$58.85 Per Athlete

Extended Dental Coverage must be purchased in conjunction with a 24-Hour, At School or Football program, it cannot be purchased as a stand alone coverage.

*In the state of Florida there must be at least 51 eligible insureds at the school.