

Agenda

1. Osceola Public Schools Board of Education Information
2. Opening Procedures
 - 2.1. Call the Meeting to Order
 - 2.2. Roll Call
 - 2.3. Excuse Board Members Who Are Absent
3. Approval of Agenda
4. Recognition of Visitors/Communications from the Public
5. Reports
 - 5.1. AD Report
 - 5.2. Principals Reports
 - 5.2.1. Elementary Report
 - 5.2.2. MS/HS Report
 - 5.3. Superintendent's Report
 - 5.4. Board Reports
6. Action Items
 - 6.1. Consent Agenda
 - 6.1.1. Approval of the Previous Meeting's Minutes
 - 6.1.2. Treasurer's Report
 - 6.1.3. Payment of general fund claims in the amount of \$483,925.91
 - 6.2. Consider, discuss and take all necessary action on
 - 6.2.1. Consider, discuss and take all necessary action on bid for speech services for 2023-24.
 - 6.2.2. Consider, discuss and take all necessary action to approve student accident and catastrophic insurance policies.
 - 6.2.3. Consider, discuss, and take all necessary action on approving our Emergency Operations Plan (EOP).
 - 6.2.4. Consider, Discuss, and take all necessary action to review the following School Board Policies for the 2023-2024 school year: 5035 Student Discipline, 5054 Bullying, 5001 Compulsory Attendance and Excessive Absenteeism, 5057 District Title I Parent and Family Engagement Policy, 5018 Parent and Guardian Involvement In Education Practices, 5045 Student Fees Policy.
 - 6.2.5. Review and consider amendment of the following policies: 3001 - Budget and Property Tax Request, 3003.1 - Bidding for Construction, Remodeling, Repair or Related Projects financed with Federal Funds, 3004.1 - Fiscal Management for Purchasing and Procurement Using Federal Funds, 3033 - Lending Textbooks to Children Enrolled in Private Schools, 3036 - Purchasing (Credit) Card Program, 4003 - Drug Testing of Drivers, 4045 - Milk Expression, 4059 - Behavioral and Mental Health Training, 5003 - Admission of

Part-Time Students, 5004 - Option Enrollment, 5035 - Student Discipline, 5049
- Firearms and Weapons, 5052 - School Wellness, 5062 - Lice and Nits, 5063 -
Audio and Video Recording, 5064 - Title I Supplement, Not Supplant, 6003 -
Instructional Program

6.2.6. Discuss lunch prices for the 2023-2024 school year.

7. Discussion Items

8. Next Meeting Dates and Times

8.1. Regular meeting, July 10, 2023, 6:00 PM at the Osceola Middle/High School Media
Center.

9. Adjournment

Jeffrey Elementary's Internet Safety Report 2022-2023

All students kindergarten - 5th grade were taught internet safety during their tech times each week. Grade level specific lessons and activities were taught during the months of August and September. The lessons were taken from the web based Common Sense Education: digital-citizenship. These are the core ideas covered within the program:

- 1) Media Balance & Well-Being
- 2) Privacy & Security
- 3) Digital Footprint & Identity
- 4) Relationships & Communication
- 5) Cyberbullying, Digital Drama, & Hate Speech
- 6) News & Media Literacy

Here is how Common Sense explains their program:

"Designed and developed in partnership with Project Zero at the Harvard Graduate School of Education -- and guided by research with thousands of educators -- each digital citizenship lesson takes on real challenges and digital dilemmas that students face today, giving them the skills they need to succeed as digital learners, leaders, and citizens tomorrow."

[*https://www.commonsense.org/education/digital-citizenship](https://www.commonsense.org/education/digital-citizenship)

Jeffrey Elementary

June 12, 2023

Brett Webster

- Class schedule is coming together. This is a little later since we changed our reading curriculum. I wanted to wait until after the training to allow for the right amount of time.
- Mr. Breckner and I are going to Giltner next week for NEE training with our new Eval tool.
- Multicultural/Technology Reports are also attached.

On Monday Jeffery Elementary students “Traveled Around the World” learning about Christmas traditions in different countries. This was our 1st semester AR whole school party. The staff was very excited to plan this experience for our students. Students made a suitcase that they used to travel to each country. As they learned and experienced each country, they made different crafts and participated in traditional activities found in that country. When they packed up to move to the next country, they received a passport stamp showing all the places they had traveled. Here is a short recap of what happened at each stop along the journey!

Sweden:

A story was read about how kids celebrate St. Lucia on December 13th. Then the girls made crowns with candles and the boys made Starboy hats. They finished with eating Swedish pancakes.

Iceland:

A video was watched explaining the unique “13 Yule Lads” that arrive in December to cause trouble and bring gifts. In Iceland it is traditional to receive a book and enjoy hot chocolate on December 24th. Shoes are left out, and either a gift or a potato is placed in the shoe reflecting behaviors! Students enjoyed hot chocolate, a new book that was placed in their shoes, and made a penguin ornament.

America:

The story ’Twas the Night before Christmas was read, students played two Christmas games and then decorated sugar cookies.

Mexico:

Students learned about Las Posadas and the 9 days of Christmas. They made a paper piñata which are traditionally at Christmas’s in Mexico. When they finished, they celebrated Las Posadas by breaking our own piñatas.

Germany:

Students learned about some German traditions like Father Christmas, Christkind, and gingerbread cookies/houses. They then worked together to make gingerbread houses out of cardboard.

Board of Education Regular Meeting
Middle School/High School Media Center
565 Kimmel Street
Osceola, NE 68651
May 8, 2023 @ 6:00 PM

1. Osceola Public Schools Board of Education Information

Notice of this meeting was posted at the Jeffrey Elementary School, Osceola Middle School/High School, Pinnacle Bank of Osceola, and the Osceola Post Office on May 4, 2023. This notice was also published in *The Polk County News* on the same date. A copy of the agenda items is tentative and may be changed by the Board if necessary.

2. Opening Procedures

2.1. Call the Meeting to Order

President Neujahr called the regular meeting to order at 6:01 PM and informed those in attendance that a current copy of the Open Meetings Act is posted in the meeting room, then directed the public to its location.

2.2. Roll Call

Jennifer Boruch:	Present	Michael Neujahr:	Present
Anthony Mestl:	Absent	Jena Ockander:	Present
Daisy Naber:	Present	Eric Yungdahl:	Present

Also, present were Superintendent Jason Lavaley, Principal Brett Webster, and Debra Berry. Activities Director Evan Feezell attended the meeting via Zoom. Principal Brent Breckner was not present.

2.3. Excuse Board Members Who Are Absent

To excuse Anthony Mestl from meeting passed with a motion by Eric Yungdahl and a second by Daisy Naber.

Jennifer Boruch: Yea, Daisy Naber: Yea, Michael Neujahr: Yea, Jena Ockander: Yea, Eric Yungdahl: Yea

3. Approval of Agenda

To approve the agenda as written passed with a motion by Jennifer Boruch and a second by Eric Yungdahl.

Jennifer Boruch: Yea, Daisy Naber: Yea, Michael Neujahr: Yea, Jena Ockander: Yea, Eric Yungdahl: Yea

4. Recognition of Visitors/Communications from the Public

There were no patrons present.

5. Reports

5.1. AD Report

Athletic Director Evan Feezell gave his written and oral report about: Middle School Track had a successful season: FFA had a good year; Music had participants in the honor band and choir: and District Track will be May 10th.

Anthony Mestl arrived at 6:08 PM.

5.2. Principals Reports

5.2.1. Elementary Report

Elementary Principal Brett Webster gave his written and oral report about: NSCAS testing is over: Acadience testing is still taking place; a field trip is scheduled for May 16th to the Lincoln Children's Zoo; PreK Promotion will be May 16th at 2:00 PM; the last day of school is May 18th with a 1:30 dismissal; Vacation Bible School, Library Groups, Young Patriots, 4-H, and youth sport camps will take place this summer; and 15 Kindergartners are signed up for the 2023-2024 school year.

5.2.2. MS/HS Report

Elementary Principal Brett Webster gave Middle/High School Principal's Brent Breckner's written report: Senior Skip Day was at Omaha; Juniors took the ACT; Sophomores and Freshman took the Pre-ACT; 6 students are left to take the NSCAS testing; Activities Banquet went well; the Spring Concert is tonight; planning schedules and course offerings; MTSS work; working on extended learning opportunities such as job release and on-line courses; Academic Awards is May 9th; no school is scheduled for May 10th due to District Track; Graduation is May 13th; semester tests are May 17th and 18th; May 18th is Middle School Honor Awards Night and 8th Grade Promotion: the last day of school for students is May 18th with a 1:30 PM dismissal; and May 19th and 20th are Teacher Workdays.

5.3. Superintendent's Report

Superintendent Jason Lavaley gave his written and oral report about: LB 705 is in legislation that no public school can suspend a PreK-2 student; LB 805 is in legislation to allow youth organizations to have access to students in school; LB 585 is in legislation that would require school personnel to an hour training on behavior and mental health; NDE figured that average expenditure growth of school districts since the 2011-2012 school year is 3.26% - Osceola Public Schools is 2.94%; the CRC talked about splitting all track meets alternation every other year with Cross Community Schools for logistic purposes, adding additional consolation game to the CRC volleyball tournament and to the basketball tournaments; items from NASB; and the Superintendent's calendar.

5.4. Board Reports

There were no board reports.

6. Action Items

6.1. Consent Agenda

To approve the consent agenda with correction to April's board minutes passed with a motion by Anthony Mestl and a second by Daisy Naber.

Jennifer Boruch: Yea, Anthony Mestl: Yea, Daisy Naber: Yea, Michael Neujahr: Yea, Jena Ockander: Yea, Eric Yungdahl: Yea

6.1.1. Approval of the Previous Meeting's Minutes

The correction to the April 10, 2023, board minutes was because Anthony Mestl was recorded absent twice.

6.1.2. Treasurer's Report

6.1.3. Payment of general fund claims in the amount of \$378,817.59

6.1.4. Payment of bond fund claims in the amount of \$410,608.75

6.2. Consider, discuss and take all necessary action on

6.2.1. Consider, discuss and take all necessary action to approve renewal of nurse contract with Polk County Health Services.

To renew Polk County Health Department's nurse's contract for the 2023-2024 school year passed with a motion by Eric Yungdahl and a second by Jennifer Boruch.

Jena Ockander: Abstain (With Conflict), Jennifer Boruch: Yea, Anthony Mestl: Yea, Daisy Naber: Yea, Michael Neujahr: Yea, Eric Yungdahl: Yea

6.2.2. Consider, discuss and take all necessary action on bid from Hiland Dairy.

To accept Hiland Dairy's contract for milk delivery services for the 2023-2024 school year passed with a motion by Jennifer Boruch and a second by Anthony Mestl.

Jennifer Boruch: Yea, Anthony Mestl: Yea, Daisy Naber: Yea, Michael Neujahr: Yea, Jena Ockander: Yea, Eric Yungdahl: Yea

6.2.3. Purchase laptops for the 2023-2024 school year.

To purchase laptops for the 2023-2024 school year passed with a motion by Anthony Mestl and a second by Daisy Naber.

Jennifer Boruch: Yea, Anthony Mestl: Yea, Daisy Naber: Yea, Michael Neujahr: Yea, Jena Ockander: Yea, Eric Yungdahl: Yea

6.2.4. Consider, discuss and take all necessary action to set activity prices for the 2023-24 school year.

To amend the current activity prices to \$4/student and \$6/adult for the 2023-2024 school year to match Crossroad Conference's pricing passed with a motion by Jennifer Boruch and a second by Eric Yungdahl.

Jennifer Boruch: Yea, Anthony Mestl: Yea, Daisy Naber: Yea, Michael Neujahr: Yea, Jena Ockander: Yea, Eric Yungdahl: Yea

6.2.5. Consider, Discuss, and take all necessary action on Extra Duty Assignments for the 2023-2024 school year.

To approve the proposed extra duty assignments for the 2023-2024 school year passed with a motion by Jennifer Boruch and a second by Anthony Mestl.

Jennifer Boruch: Yea, Anthony Mestl: Yea, Daisy Naber: Yea, Michael Neujahr: Yea, Jena Ockander: Yea, Eric Yungdahl: Yea

7. Discussion Items

7.1. Increase Substitute Teacher pay.

Superintendent Jason Lavaley discussed with the Board about raising substitute teacher pay.

8. Next Meeting Dates and Times

8.1. Regular meeting, June 12, 2023, 6:00 PM at the Osceola Middle/High School Media Center.

9. Adjournment

To adjourn meeting at 6:59 PM passed with a motion by Jena Ockander and a second by Eric Yungdahl.

Jennifer Boruch: Yea, Anthony Mestl: Yea, Daisy Naber: Yea, Michael Neujahr: Yea, Jena Ockander: Yea, Eric Yungdahl: Yea

Respectfully submitted,



Debra D. Berry, Board Secretary Appointed

Board Report – Monthly
GENERAL FUND

Posted - During Check Cycle; Fund Number 01; Processing Month 06/2023

<u>Check #</u>	<u>Vendor Name</u>	<u>Description</u>	<u>Check Total</u>
34788	ACT	TEST BOOKLETS	304.00
34789	AMPLIFY EDUCATION INC.	SCIENCE CURRICULUM	59,128.04
34790	APPLE, INC.	LAPTOPS	32,958.00
34791	AUGIE'S AUTOBODY REPAIR	ROCK CHIP REPAIRS	75.00
34792	BALOUN & SONS MOWING CO.	MOWING	1,500.00
34793	BALOUN, KIMBERLY	TUITION REIMBURSEMENT	1,077.00
34794	CARNES, JOLA	TUITION REIMBURSEMENT	564.00
34795	CENTRAL NEBRASKA REHABILITATION SERVICES	OT/PT SERVICES	4,384.17
34796	CITY OF OSCEOLA	TREE SITE KEY/WATER/SEWER	2,165.63
34798	CONTROL SERVICES, INC.	CONTRACT SERVICES	5,333.45
34799	EAKES OFFICE PLUS	SUPPLIES	1,975.66
34800	ELECTRONIC CONTRACTING COMPANY	SHOOTER DETECTION CONTRACT	7,273.26
34801	ENGEL, RONNIE	REIMBURSEMENT OF COMPUTER SUPPLIES	1,228.48
34802	ERICSON, MIRANDA	TUITION REIMBURSEMENT	945.00
34803	ESTECH SYSTEMS, INC.	PHONE SERVICES	106.84
34805	ESU #7 PRODUCTION DEPARTMENT	SUPPLIES	1,748.75
34806	ESU #7 SPECIAL EDUCATION DEPT	SPED SERVICES	16,202.80
34804	ESU #7	COMPUTER MAINTENANCE	957.31
34807	FRONTIER COOPERATIVE COMPANY	FUEL	2,315.13
34808	GARY'S PLUMBING, LLC	PARTS/REPAIRS/LABOR	60.23
34809	HADDOCK CORPORATION	ACTIVPANEL	4,489.00
34810	HOME DEPOT PRO, THE	SUPPLIES	724.32
34840	HOMETOWN LEASING	FLOOR SCRUBBER LEASE	949.94
34811	JACKSON SERVICES, INC.	RUG SERVICE	483.78
34812	KSB SCHOOL LAW	LEGAL SERVICES	1,250.00
34813	LOVE SIGNS, INC.	BANNERS	2,564.40
34814	MATHESON TRI-GAS, INC.	SUPPLIES	37.44
34815	MID-AMERICAN RESEARCH CHEMICAL	PAINT	405.50
34816	MIDWEST CONNECT	POSTAGE MACHINE SUPPLIES	223.00
34817	NATIONWIDE MUTUAL INSURANCE COMPANY	BOND INSURANCE	50.00
34818	OPTUM	FLEX PLAN FUNDING	300.00
34819	OSCEOLA FOOD MART	SUPPLIES	288.19
34820	OSCEOLA PUBLIC SCHOOLS	PRESCHOOL MILK	202.95
34821	OSCEOLA TIRE AND SERVICE, LLC	PARTS	646.08
34822	OSTMEYER LAWN SERVICE	FOOTBALL FIELD FERTIZLER	700.00
34824	POLK COUNTY HEALTH DEPARTMENT	NURSING SERVICES	2,097.50
34825	POLK COUNTY RPPD	ELECTRICITY	11,415.68
34826	POSTMASTER	BOX RENT	146.00

Board Report - Monthly

Posted - During Check Cycle; Fund Number 01; Processing Month 06/2023

Check #	Vendor Name	Description	Check Total
34827	PRESTO-X, A RENTOKIL COMPANY	PEST CONTROL	159.24
34828	QUADIENT FINANCE USA, INC.	POSTAGE	150.00
34829	RALLY AUTO PARTS	PARTS	522.22
34830	RENAISSANCE	SOFTWARE	12,390.00
34831	SPARROW PUBLICATIONS, LLC	ADS/PRINTING	386.47
34832	SPORT SAFE TESTING SERVICE, INC.	RANDOM DRUG TESTING	465.00
34833	STRUCKMAN, JEREMY	MILEAGE REIMBURSEMENT	1,139.70
34834	TCI	MS SOCIAL STUDIES LICENSE	29.00
34835	TRANE U.S., INC.	ELEMENTARY HVAC SYSTEM	2,895.45
34836	UNIVERSITY OF MISSOURI-COLUMBIA AR	ITBS TESTING SUPPLIES	1,650.00
34837	WELLS FARGO VENDOR FINANCIAL SERVICES, LLC	COPIER LEASE	104.40
34838	WINDSTREAM	STATE INTERNET CONTRACT	412.83
34839	WOODRIVER ENERGY LLC	NATURAL GAS	<u>3,363.62</u>

Checking Account Total: 190,944.46

Checking 1

579	FARM BUREAU FINANCIAL SERVICES	TERM LIFE INSURANCE	13.81
580	MG TRUST COMPANY	TSA PAYABLE	907.00
578	PLIC - SBD GRAND ISLAND	LTD INSURANCE	<u>938.22</u>

Checking Account Total: 1,859.03

TOTAL CHECKS AND PREPAIDS
TOTAL PAYROLL
GRAND TOTAL

192,803.49
291,122.42
483,925.91

PARTICIPATING ORGANIZATION APPLICATION



Application is hereby made for a Catastrophic Student Accident Insurance Plan based on the following statements and representations.

Applicant (Name of School/District):

Osceola Public Schools

Mailing Address:

Street Address:

565 Kimmel

565 Kimmel

City, State, Zip:

Osceola, NE 68651

Osceola, NE 68651

Taxpayer ID# (if applicable):

If the Applicant is a School District, please attach the list of schools to be insured. (ON BACK SIDE IF ADD'L SPACE IS NEEDED)

It is agreed the insurance applied for will not become effective unless: a) this Application is received and approved by the Insurance Company based on current rules and requirements; b) the Policy is accepted by the Applicant; and c) the required premium is paid when due.

Policy Term: August 1, 2022 to August 1, 2023

Requested Policy Term, if other than August 1, 2022 to August 1, 2023: _____

Class (es) of Eligible Persons

The Applicant named above elects to provide coverage to the Class(es) of Eligible Persons checked below. Do not elect Class 3, if Class 2 is elected.

CHECK ALL THAT APPLY

- CLASS 1: All student athletes, student managers, student trainers, student coaches, cheerleaders and band members who participate in school sponsored and supervised interscholastic athletic activities.
- CLASS 2: All students, from pre-kindergarten through the twelfth grade, while they are attending regularly scheduled classes and taking part in all school-sponsored and supervised activities including off-season athletic training and conditioning, except interscholastic athletics. (Includes Class 3 students, if Class 2 students are covered under the Policy)
- CLASS 3: All students who participate in all school-sponsored and supervised extracurricular non-athletic activities and clubs.

Premium Rates:

Number of Insureds

X

Rate

=

Premium

Class 1 65 X **\$3.25** = **\$ 211²⁵**

Please list grades to be covered 7-12

Class 2 242 X **\$1.20** = **\$ 290⁴⁰**

Please list grades to be covered PK-12

Class 3 X **\$0.40** = **\$ _____**

Please list Class 3 activities and clubs to be covered _____

(ADD'L SPACE OTHER SIDE)

TOTAL PREMIUM

(Subject to minimum premium of \$500)

\$ 501⁶⁵

Please include premium check with this Application, mail and make payable to: **STUDENT ASSURANCE SERVICES, INC.**

FRAUD STATEMENT

Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance or a statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Signature of Authorized Person: _____

Title: 5/16/2022

Please Print Name: Jason Lavaley

email: jlavaley@osceola.esu7.org

Telephone: _____

Signed at: _____
City State

Date: _____

Signed by Licensed Resident Agent _____
(Where Required by Law)

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

GUARANTEE TRUST LIFE INSURANCE COMPANY

Glenview, Illinois

Application For Student Accident Insurance

Name of

Policyholder: Osceola School District #19

Address: 565 South Kimmel Street Osceola NE 68651
Street City State Zip County

Junior/Middle High Schools consist of grades 6-8 Senior High Schools consist of grades 9-12

Total District enrollment _____ Please attach a list of all schools in the District.

Policy Number: 264-125-075-F

STUDENT ACCIDENT COVERAGE

Coverage shall become effective on the date that premium is received by the Company or its representative, but in no event prior to the first day of school, which is 8/16/2022. The termination date shall be 5/19/2023, which is the opening day of the following fall term of the Policyholder. Termination of each individual's insurance will be as outlined in the Master Policy.

For interscholastic sports which begin prior to the first day of school, coverage begins on the first day of the earliest practice, which is _____. Coverage for each individual sport terminates at the end of its season, as determined by the State High School Athletic Association.

FOOTBALL ONLY ACCIDENT COVERAGE **IN EFFECT** **NOT IN EFFECT**

Interscholastic Football Only Accident Coverage becomes effective on 8/1/2022 and terminates at the end of its season, as determined by the State High School Athletic Association. Spring Practice begins on -. Each individual's football coverage shall become effective on the date the premium is paid, provided the Company receives the name and premium in an envelope postmarked not later than three days after coverage is to be effective. In the event that the name and premium are received at a later date, coverage shall be effective on the day after the date of postmark.

It is understood and agreed that Interscholastic Football Only Accident Coverage will be null and void unless Student Accident Coverage is offered by the school authorities to all students in all schools of the Policyholder.

The Student Accident Insurance Policy will cover those students who pay the required premium as shown below:					
COVERAGE	GRADES	PREMIUMS	COVERAGE	GRADES	PREMIUMS
24-Hour	PK-12	\$180.00/\$365.00	Football	9-12	\$250.00/\$500.00
School-Tim	PK-8	\$50.00/\$100.00			
School-Time	9-12	\$75.00/\$150.00			

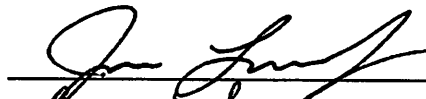
It is agreed that any claim form presented by the Policyholder will certify that the claimant was actually injured while attending, playing, or practicing, or attending school as a student of the Policyholder.

The following notices are applicable where stated:

ALL OTHER STATES, except NEW HAMPSHIRE: Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim containing any false, incomplete, or misleading information may be guilty of insurance fraud and subject to criminal and civil penalties.

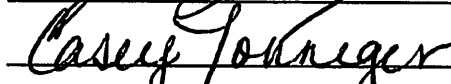
All documents that form our insurance relationship will be provided to you in electronic format, unless otherwise requested.

Authorized Signature: _____



Date: 5/16/2022

Agent Signature: _____



Date: 6/22/22

Please provide an email address to receive supplies electronically: _____

First Agency, a Gallagher Company Disclosures

VOLUNTARY COVERAGE - OSCEOLA SCHOOL DISTRICT #19

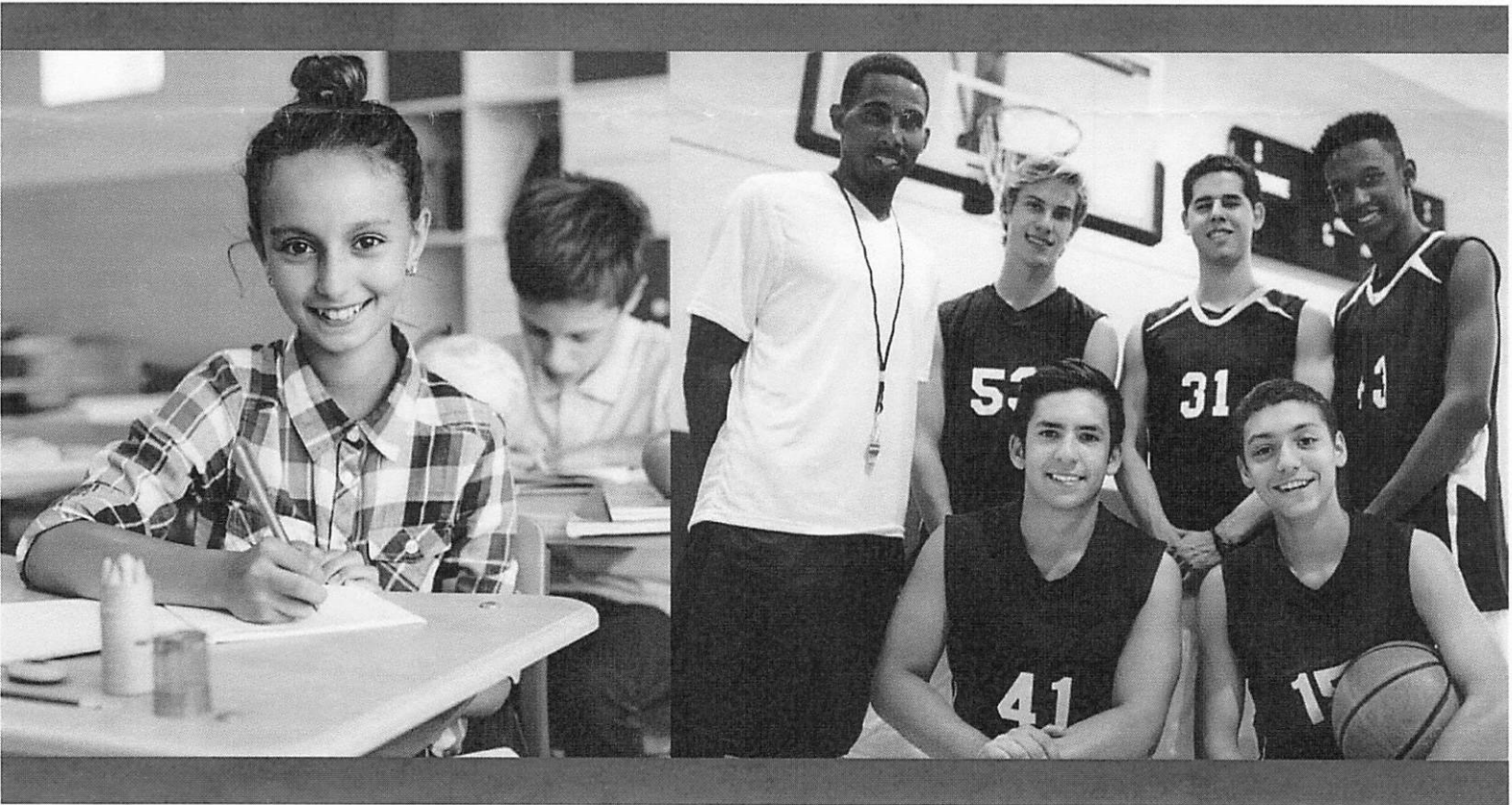
Quote Expiration Date:	N/A
Carrier Name:	Guarantee Trust Life Insurance Company
Carrier Rating:	A-, VIII
Carrier Admitted Status:	Admitted
Retail Agent Commission:	10%

2023-24 Multi-State STUDENT ACCIDENT INSURANCE PROGRAM Multi-Benefit Protection

Administered by:



5071 West H Avenue
Kalamazoo, MI 49009-8501
Phone: (269) 381-6630
Fax: (269) 492-0084
www.1stAgency.com



ACCIDENT INSURANCE PROTECTION HELPING PROVIDE:

For the Student - Sound coverage with a selection of plan options

For the Parent - Additional financial security to help in times of increasing medical costs

For You - The fulfillment of an administrative service and responsibility

Underwritten by:



Guarantee Trust Life Insurance Company (GTL)
1275 Milwaukee Ave., Glenview, IL 60025
www.gtlic.com



ACCIDENT INSURANCE PLANS

for all students and athletes



SCHOOL-TIME STUDENT ACCIDENT COVERAGE: Helps protect your students the entire school year, during regular school sessions, as well as when participating in other school-sponsored activities requiring the attendance of the student. Also provides protection for your students while traveling in a Designated Vehicle directly to or from the student's Residence and school to attend or participate in school activities. The expiration date of coverage shall be the close of the regular nine-month school term, except while the Insured is attending academic classroom sessions exclusively sponsored and solely supervised by the school during the summer.

24-HOUR-A-DAY ACCIDENT COVERAGE: Provides protection for your students 24-hours-a-day, year-round and continues until the end of the Policy Year. The student is protected AT HOME, AT SCHOOL, AT CAMP, ON VACATION. . . ANYWHERE ACCIDENTS CAN HAPPEN.

SPORTS ACCIDENT COVERAGE: Interscholastic sports (including practice) are covered by the School-Time and 24-Hour-A-Day Accident Coverage. Travel is also covered when going directly and uninterruptedly to and from practice or competition when traveling as a group in a Designated Vehicle. High school tackle football for grades 9 through 12 is only covered by the optional Football Only Accident Coverage, which requires an additional premium.

FOOTBALL ONLY ACCIDENT COVERAGE: Players in Grades 9 through 12 are covered for accidents occurring while participating in high school interscholastic tackle football practice or competition. Travel is also covered when going directly and uninterruptedly to and from such practice or competition when traveling as a group in a Designated Vehicle.

EFFECTIVE COVERAGE DATES: Coverage will be effective on the date of premium receipt by GTL, its representatives or school officials, or the official first day of school, whichever is later.

For interscholastic sports, coverage can pre-date the official first day of school for students who are participating in pre-school practice sessions, competition or covered travel. In such cases coverage will be effective as of the date of premium receipt but only while participating in actual practice sessions, competitions or covered travel. Other aspects of coverage will not commence until the official first day of school.

Football Only Accident Coverage begins on the date of premium receipt by GTL, its representatives or school officials, but not prior to the first official date of practice sanctioned by the State High School Association and continues through the date of the last official game of the 2023 season, including playoffs. Other aspects of coverage will not commence until the official first day of school.

EXCESS PROVISION: All Covered Charges over \$100 will be considered for payment on an Excess basis if any Other Valid and Collectible Insurance or Plan covers the Insured person. GTL will pay the first \$100 in Covered Charges regardless of other insurance.

IMPORTANT INFORMATION:

1. Treatment must begin within thirty (30) days of Accident.
2. Charges must be incurred within fifty-two (52) weeks of Accident.
3. Written proof of loss must be furnished within ninety (90) days of Accident.
4. No refunds are available.
5. This product is available in: Iowa, Kansas, Kentucky, Minnesota, Missouri, Nebraska, South Dakota and Wyoming.

Blanket Accident insurance products are issued on Form Series GP-2030, GP-2020 or GP-1200 by Guarantee Trust Life Insurance Company, Glenview, IL. These products, and their features are subject to state availability and may vary by state. Certain exclusions and limitations may apply. The exact provisions governing the insurance are contained in the Policy issued to the Policyholder and certain provisions may be administered to conform to state requirements. The Policy shall control in the event of any conflict between the Policy and this brochure. For complete details of coverage please contact the agent administering the program.

2023-2024 BENEFITS AND PREMIUMS

All Maximum amounts are per Injury except as specifically stated.

Injury means bodily Injury due to an Accident which results directly and independently of disease, bodily infirmity, or any other causes; solely, directly and independently of all other causes, results in medical expense; occurs after the effective date of the Insured's coverage under the Policy; and occurs while the Policy is in force. All injuries sustained in any one Accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury.

COVERAGE AND BENEFITS	STANDARD PLAN	DELUXE PLAN
Maximum Benefit Amount Per Injury	\$25,000.00	\$25,000.00
Deductible	\$0.00	\$0.00
Hospital Room and Board and general nursing care, limited to a maximum of	\$225.00/day	\$450.00/day
Intensive Care, limited to a maximum of	\$225.00/day	\$450.00/day
Miscellaneous Hospital Charges, limited to a maximum of	\$1,500.00	\$3,000.00
Doctor's Charges for Surgery, in accordance with the Surgical Schedule using	\$75.00 per unit value	\$150.00 per unit value
Administration of Anesthesia, limited to	20% of the Surgical Schedule allowance	20% of the Surgical Schedule allowance
Assistant Surgeon Charge, limited to		
Non-Surgical Doctors' Visits, including Physical Therapy: 1st Visit up to Thereafter up to Physical Therapy is limited to a maximum benefit of 5 visits.	\$25.00 \$20.00	\$50.00 \$40.00
Hospital Emergency Services, excluding professional charges, limited to a maximum of	\$200.00	\$400.00
Outpatient Imaging Procedures and Interpretation for MRI/CAT Scan, up to a maximum benefit of	\$250.00	\$500.00
Outpatient X-ray Services, limited to a maximum of	\$250.00	\$500.00
Ambulance Charges, limited to a maximum of	\$100.00	\$200.00
Durable Medical Equipment including orthopedic appliances, limited to a maximum of	\$100.00	\$200.00
Dental Treatment, per tooth, for Injury to Sound, Natural Teeth (Original Teeth in South Dakota), limited to	\$200.00	\$400.00
Motor Vehicle Accident injuries, limited to	\$5,000.00	\$5,000.00
IN MINNESOTA - Surgical and nonsurgical treatment of temporomandibular joint disorder and craniomandibular disorder, payable the same as that for treatment to any other joint in the body, and shall apply if the treatment is administered or prescribed by a Doctor or dentist.		
Loss of Life	\$5,000.00	\$5,000.00
Single Dismemberment – (Loss of One Hand, One Foot, Entire Sight of One Eye or Hearing One Ear)	\$1,000.00	\$1,000.00
Double Dismemberment – (Loss of both Hands, Both Feet, Entire Sight of Both Eyes, Hearing both Ears or Loss of Speech)	\$10,000.00	\$10,000.00
PREMIUMS (ONE-TIME ANNUAL PAYMENT)	STANDARD PLAN	DELUXE PLAN
SCHOOL-TIME STUDENT ACCIDENT COVERAGE		
Students — Grades Pre-K - 8	\$50.00	\$100.00
Grades 9 - 12	\$75.00	\$150.00
24-HOUR-A-DAY ACCIDENT COVERAGE		
Students — Grades Pre-K - 12	\$180.00	\$365.00
OPTIONAL FOOTBALL ONLY ACCIDENT COVERAGE		
Per Player — Grades 9 - 12	\$250.00	\$500.00

EXCLUSIONS THE POLICY DOES NOT PROVIDE BENEFITS FOR: (1) Treatment, services or supplies which: are not Medically Necessary; are not prescribed by a Doctor as necessary to treat an Injury; are determined to be Experimental/Investigational in nature; are received without charge or legal obligation to pay (are received without charge or obligation in MN); are received from persons employed or retained by the Policyholder or any Family Member, unless otherwise specified; or are not specifically listed as Covered Charges in the Policy; (2) Intentionally self-inflicted injury; (3) Injury received while violating or attempting to violate any duly enacted law; (4) Injury by acts of war, whether declared or not; (5) Injury received while traveling or flying by air, except as a fare-paying passenger on a regularly scheduled commercial airline; (6) Off-Season Physical Conditioning for interscholastic sports. The "official season" for each specific covered sport is the period within the dates determined by the appropriate athletic/activities association for the practice and play of that sport; (7) Hernia, any type, regardless of cause; (8) Injury sustained fighting or brawling, except as an innocent victim; (9) Injury sustained while voluntarily participating in a riot or civil commotion, or insurrection or disturbance of any kind; (10) Injury sustained while committing or attempting to commit a felony; (11) Treatment of sickness or disease in any form; (12) Injury sustained participating in a rodeo; (13) Injury sustained while operating, riding in or upon, mounting or alighting from, any two, three or four-wheeled recreational motor/engine driven vehicle, snowmobile or all-terrain vehicle (ATV); (14) Injury sustained while participating in or practicing for tackle football in grades 9 through 12, including travel, unless optional coverage has been purchased; (15) Cosmetic or plastic surgery, except for reconstructive surgery on an injured part of the body; (16) Treatment of illness, disease or infections, except infections which result from an accidental Injury or infections which result from accidental, involuntary or unintentional ingestion of a contaminated substance; (17) Charges for treatments, services or supplies which exceed reasonable and customary charges.

FOR RESIDENTS OF KANSAS THESE ADDITIONAL EXCLUSIONS APPLY: (18) Services for injuries or diseases related to Your job to the extent You are covered or are required to be covered by the Workers' Compensation law. If You enter into a settlement giving up Your right to recover future medical benefits under a Workers' Compensation law, the Policy will not pay those medical benefits that would have been payable in absence of that settlement; (19) Suicide or attempted suicide; (20) Any penalty imposed by another insurance or plan for failure to follow such plan's procedures; (21) Re-injury or complications of an Injury which occurred prior to the Policy's Effective Date; (22) Treatment of temporomandibular joint dysfunction and associated myofascial pain; (23) Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs; (24) Loss resulting from the use of any drug or agent classified as narcotic, psychoactive, psychedelic, hallucinogenic, or having a similar classification or effect, unless prescribed by a Doctor; (25) Treatment in any Veteran's Administration or federal Hospital, except if there is a legal obligation to pay; (26) Losses directly or indirectly arising out of any chemical or biological release and/or contamination which results from Terrorist Activity; (27) Any loss as the result of Terrorist Activity and/or non-detonating weapons of mass destruction and (28) Any loss directly or indirectly arising out of any nuclear explosion, detonation, release and/or contamination whether in time of peace or war, and regardless of any other causes or events contributing concurrently or in any other sequence thereto.

FOR RESIDENTS OF KENTUCKY THESE ADDITIONAL EXCLUSIONS APPLY: (18) Injury covered by Workers' Compensation or the Occupational Disease Law; (19) Suicide or attempted suicide; (20) Any penalty imposed by Other Valid and Collectible Insurance or Plan for failure to follow plan procedures; (21) Re-injury or complications of an Injury which occurred prior to the Policy's Effective Date; (22) Treatment of temporomandibular joint dysfunction and associated myofascial pain; (23) Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs; (24) Loss resulting from the use of any drug or agent classified as narcotic, psychoactive, psychedelic, hallucinogenic, or having a similar classification or effect, unless prescribed by a Doctor; (25) Treatment in any Veteran's Administration or federal Hospital, except if there is a legal obligation to pay; (26) Losses directly arising out of any chemical or biological release and/or contamination which results from Terrorist Activity; (27) Any loss as the direct result of Terrorist Activity and/or non-detonating weapons of mass destruction and (28) Any loss directly arising out of any nuclear explosion, detonation, release and/or contamination whether in time of peace or war, and regardless of any other causes or events contributing concurrently or in any other sequence thereto.

FOR RESIDENTS OF MISSOURI THESE ADDITIONAL EXCLUSIONS APPLY: (18) Injury covered by Workers' Compensation or the Occupational Disease Law; (19) Suicide or attempted suicide while sane; (20) Any penalty imposed by Other Valid and Collectible Insurance or Plan for failure to follow plan procedures; (21) Re-injury or complications of an Injury which occurred prior to the Policy's Effective Date; (22) Treatment of temporomandibular joint dysfunction and associated myofascial pain; (23) Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs; (24) Loss resulting from the use of any drug or agent classified as narcotic, psychoactive, psychedelic, hallucinogenic, or having a similar classification or effect, unless prescribed by a Doctor; (25) Treatment in any Veteran's Administration or federal Hospital, except if there is a legal obligation to pay; (26) Losses directly or indirectly arising out of any chemical or biological release and/or contamination which results from Terrorist Activity; (27) Any loss as the result of Terrorist Activity and/or non-detonating weapons of mass destruction and (28) Any loss directly or indirectly arising out of any nuclear explosion, detonation, release and/or contamination whether in time of peace or war, and regardless of any other causes or events contributing concurrently or in any other sequence thereto.

FOR RESIDENTS OF MINNESOTA THESE ADDITIONAL EXCLUSIONS APPLY: (18) Injury covered by Workers' Compensation or the Occupational Disease Law; (19) Any penalty imposed by Other Valid and Collectible Insurance or Plan for failure to follow plan procedures; (20) Re-injury or complications of an Injury which occurred prior to the Policy's Effective Date; (21) Loss resulting from driving or operating a motor vehicle while having a blood alcohol level exceeding the legal limit; (22) Loss resulting from the use of any drug or agent classified as narcotic, psychoactive, psychedelic, hallucinogenic, or having a similar classification or effect, unless prescribed by a Doctor; (23) Treatment in any Veteran's Administration or federal Hospital, except if there is an obligation to pay; (24) Losses directly or indirectly arising out of any chemical or biological release and/or contamination which results from Terrorist Activity; (25) Any loss as the result of Terrorist Activity and/or non-detonating weapons of mass destruction and (26) Any loss directly or indirectly arising out of any nuclear explosion, detonation, release and/or contamination whether in time of peace or war, and regardless of any other causes or events contributing concurrently or in any other sequence thereto.

FOR RESIDENTS OF SOUTH DAKOTA THESE ADDITIONAL EXCLUSIONS APPLY: (18) Injury paid by Workers' Compensation or the Occupational Disease Law; (19) Suicide or attempted suicide; (20) Any penalty imposed by Other Valid and Collectible Insurance or Plan for failure to follow plan procedures; (21) Treatment of temporomandibular joint dysfunction and associated myofascial pain; (22) Treatment in any Veteran's Administration or federal Hospital, except if there is a legal obligation to pay; (23) Losses directly or indirectly arising out of any chemical or biological release and/or contamination which results from Terrorist Activity; (24) Any loss as the result of Terrorist Activity and/or non-detonating weapons of mass destruction and (25) Any loss directly or indirectly arising out of any nuclear explosion, detonation, release and/or contamination whether in time of peace or war, and regardless of any other causes or events contributing concurrently or in any other sequence thereto.

FOR RESIDENTS OF IOWA, NEBRASKA AND WYOMING THESE ADDITIONAL EXCLUSIONS APPLY: (18) Injury covered by Workers' Compensation or the Occupational Disease Law; (19) Suicide or attempted suicide; (20) Any penalty imposed by Other Valid and Collectible Insurance or Plan for failure to follow plan procedures; (21) Re-injury or complications of an Injury which occurred prior to the Policy's Effective Date; (22) Treatment of temporomandibular joint dysfunction and associated myofascial pain; (23) Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs; (24) Loss resulting from the use of any drug or agent classified as narcotic, psychoactive, psychedelic, hallucinogenic, or having a similar classification or effect, unless prescribed by a Doctor; (25) Treatment in any Veteran's Administration or Federal Hospital, except if there is a legal obligation to pay; (26) Losses directly or indirectly arising out of any chemical or biological release and/or contamination which results from Terrorist Activity; (27) Any loss as the result of Terrorist Activity and/or non-detonating weapons of mass destruction and (28) Any loss directly or indirectly arising out of any nuclear explosion, detonation, release and/or contamination whether in time of peace or war, and regardless of any other causes or events contributing concurrently or in any other sequence thereto.