HSR
Health Special Risk, Inc.

2025-2026
TEXAS
K-12 INSURANCE
VOLUNTARY RATE SCHEDULES

Coverage Underwritten by: Mutual of Omaha Insurance Company; 3300 Mutual of Omaha Plaza; Omaha, NE 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).

	PREMIER VOLUNTARY	ECONOMY VOLUNTARY
With Extended Dental	$175.00 Per Student	$117.00 Per Student
Without Extended Dental	$167.00 Per Student	$109.00 Per Student

OPTION B: AT SCHOOL COVERAGE

Provides coverage for injuries incurred at school, during school sponsored and supervised activities (except injuries incurred while participating in High School Football events/activities).

	PREMIER VOLUNTARY	ECONOMY VOLUNTARY
With Extended Dental	$88.00 Per Student	$62.00 Per Student
Without Extended Dental	$80.00 Per Student	$54.00 Per Student

OPTION C: FOOTBALL COVERAGE

Provides coverage for injuries incurred while participating in sponsored and supervised practice or play for High School Football events

Note: Any 9th grade student that plays with the High School Football Team (grades 10-12) must purchase Football coverage.

	PREMIER VOLUNTARY	ECONOMY VOLUNTARY
With Extended Dental	$255.00 Per Student	$169.00 Per Student
Without Extended Dental	$247.00 Per Student	$161.00 Per Student
Spring Football With Extended Dental	$107.00 Per Student	$73.00 Per Student
Spring Football Without Extended Dental	$99.00 Per Student	$65.00 Per Student

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.