

## **FOR STUDENT-ATHLETES ONLY!**

Dear Parents of Eureka College Intercollegiate Athletes,

We are extremely pleased to have your son/daughter as a student athlete at Eureka College and hope that he/she will achieve academic, social, and athletic success.

Each student athlete is required to have a physical examination prior to any participation in any intercollegiate sport. The final decision on physical qualifications or reasons for rejection is the responsibility of the team physician. The team physician and athletic trainer also make the decision on when an athlete may return to competition after a previous injury.

### **Injuries – Medical Bills – Insurance Coverage – Claim Procedure**

Accidents do occur and we attempt to provide our athletes with the very best possible care. Medical bills may be incurred when the athlete is treated for bodily injury due to an accident, whether it be locally, during a road trip, or by a medical vendor in his/her own home area.

The NCAA states there are no waivers for college athletic insurance coverage.

**One Firm Statement:** The NCAA discourages any college or university from providing coverage or paying the bills incurred for expenses related to illnesses or conditions which are not sustained as the direct result of an accident in our intercollegiate sports program (this includes pre-existing conditions and non-athletic injuries).

**Insurance Coverage:** The athletic accident insurance at Eureka College provides coverage for your son/daughter for accidents while participating in the play or official team practice of intercollegiate sports, including sponsored and authorized team travel.

**Claim Procedure:** All medical bills for your son/daughter incurred as a result of an accident in the intercollegiate sports program will be sent directly to your son/daughter or to your home address, unless the college has instructed the medical vendors otherwise. In some cases, the athletic department may get a copy of the bill, but in no case will the athletic department be the primary location for the incurred bill to be sent.

1. Submit the bills incurred to your family insurance plan first. They will take one of the following two actions:
  - A. Honor the claim and pay all or a portion of the bills incurred.
  - B. Not honor the claim and send you a letter of denial. An example might be that your son/daughter is no longer a part of your group policy after attaining the age of twenty-three.

2. If there remains a balance after your family insurance plan has contributed towards the claim, send the claim sheet from your insurance company and a copy of the itemized bills incurred to Eureka College's Athletic Trainer, Randy Henkels.

If you receive a letter of denial from your family insurance plan administrator, please send a copy of the letter of denial along with a copy of the bills incurred to Eureka College's Athletic Trainer. If no coverage is available, a letter from your employer with verification will be necessary.

3. If the bills incurred are not acted upon by the family insurance plan (i.e. not large enough), the claim will be sent from the athletic department to our insurance carrier office which is in Kalamazoo, Michigan for processing. If they need any additional information, please cooperate with them and they will process the claim in the least possible amount of time. It is in your best interest to have the claim settled promptly since all the bills incurred are in your name.

Please note:

If the primary family coverage is through an HMO or PPO, you must follow the proper procedures required by your plan in order for the college's insurance to satisfactorily complete its portion of the claim. This is especially important if your plan requires pre-authorization to have your son/daughter treated if they are out of your plan's service area.

Parents should retain this letter for future reference. Your cooperation in this important area will help make this program successful in minimizing delays and accomplishing the purpose for which it is intended.

#### EUREKA COLLEGE INSURANCE PARTICULARS:

All athletes will have a \$250.00 deductible. This may be met through payments by family insurance.

Guarantee Trust Life	\$ 250 - \$ 15,000	1 Year Benefit Period
Guarantee Trust Life	\$ 15,000 - \$ 65,000	4 Year Benefit Period
NCAA Lifetime Catastrophic Medical Coverage		

If you have any questions, please contact:

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