

MEDICAL COVERAGE AND INSURANCE

ATTENTION PARENTS AND INTERCOLLEGIATE ATHLETES:

The following information is provided so that there will be complete understanding of the policies regarding medical coverage and insurance for student-athletes. It is important that you maintain adequate medical coverage for you son or daughter while they are an intercollegiate athlete.

STUDENT HEALTH CENTER:

The majority of the student-athletes' needs can be met at the student Health Center located on campus. The student-athlete has access to many consultants at the Student Health Center, such as medical services to treat illnesses, gynecology, pregnancy counseling, immunizations, health education, X-ray services, optometry, referrals to other health care agencies and psychological services.

INTERCOLLEGIATE ATHLETIC INSURANCE:

The Athletic Department has contracts with an independent insuring agency to provide medical coverage for student-athletes. The coverage is excess or secondary coverage. Insurance provided by the student-athletes' parents, spouse or employer will be used as the primary coverage. In a situation in which an athlete has no medical insurance through a parent, spouse or employer, the insurance provided through the Athletic Department will become primary. The policy provided by the Athletic Department has a few specific limitations:

Will cover traumatic injuries that result from participation in practice or competition or while traveling as an official team member.

Will not cover injuries or illness not related to practice or competition.

Will not cover pre-existing injuries or overuse/chronic injuries that developed prior to becoming an official team member.

Will not cover injuries to teeth that are not sound or natural.

STUDENT MEDICAL INSURANCE:

The insurance provided by the Athletic Department will not cover any illness or incident not related to athletics. Student Medical Insurance can be purchased for your son or daughter through the Associated Students Office. This insurance is a supplement to the service provided through the Student Health Center. This coverage can be purchased by the semester or for an entire school year. This coverage is recommended for the college student who is without any type of medical insurance.

PRIMARY MEDICAL INSURANCE:

This is coverage provided for the athlete by a parent, employer or spouse's employer. Medical insurance is typically classified as Health Maintenance Organization (HMO) or as Primary Physician Organization (PPO). While HMO's are affordable and convenient, they severely limit the medical services a competing athlete may require. A delay of days or weeks in making referrals with the HMO can mean the difference in an athlete being able to complete a sports season or being prepared for the upcoming season. We strongly recommend that if there is an option, that you insure your son or daughter with a plan that allows your student-athlete to see a physician of choice as needed. If the student-athlete is covered by an HMO, we recommend that the primary care physician or primary care facility is located as close to campus as possible. Secondary insurance will not cover any co-pays incurred by the HMO.