

UNIVERSITY OF THE CUMBERLANDS
INTERCOLLEGIATE ATHLETIC INSURANCE
INFORMATION STATEMENT

TO: INTERCOLLEGIATE ATHLETES AND THEIR PARENT(S)/GUARDIAN(S)

We are extremely pleased to have your son/daughter as a student athlete at the University of the Cumberland and hope that they will achieve academic, social, and athletic success.

Each student athlete is required to have an initial pre-participation physical prior to taking part in our intercollegiate athletic programs. The final decision on disqualification from participation in our athletic programs is the responsibility of the team physician. The team physician or a designated medical provider also makes the decision regarding when and at what level an athlete may return to participation and competition following an injury.

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 direct participation in their sport; whether the service is provided locally, while on a road trip, or by a medical vendor at home.

INJURIES...MEDICAL BILLS...INSURANCE COVERAGE...CLAIM PROCEDURES

ONE FIRM STATEMENT:

The NCAA/NAIA/NJCAA discourages any college or university from providing coverage or paying 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 – which includes any activity not supervised by a coach or a representative of the coaching staff as required by all members of the team.)

INSURANCE COVERAGE:

The athletic accident insurance at the University of the Cumberland provides for your son/daughter for accidents while participating in the official team (Coach present and team member(s) required to attend) play or practice of an intercollegiate sport, 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 chosen primary insurance policy first. Bills or insurance that cannot be directly filed to your insurance will be billed to your son/daughter's permanent home address. In some cases the athletic department may get a copy of the bill, but under no circumstances will the athletic department be the initial place of payment for any medical bill incurred.

A. All bills will be submitted to the University's student insurance plan or to your personal insurance plan first. This primary plan will do one of two things:

1. Honor the claim (after co-pay, if applied) and pay all or a portion of the bills incurred.
2. Not honor the claim and send you a letter of denial. An example might be that your son/daughter is no longer part of your group policy after the age of twenty-one, because verification that your son/daughter is a full-time student was not provided, or if a non-plan provider was used for medical services.

- B. If there remains a balance after your primary insurance has contributed toward the claim, send the claim sheet from the insurance company (Explanation of Benefits) and a copy of the itemized bill from the doctors office or medical facility to the University of the Cumberlands Athletic Training Office. Both the itemized bill and the insurance explanation must be received in order to advance your remaining bill for payment with the athletic insurance policy. The Athletic Training Office does not usually receive these items directly from the medical vendors themselves.
- C. If your son/daughter is covered by the school medical insurance you may receive a claim form or questionnaire regarding any claims that have been filed. These forms must be completed and returned to the insurance carrier at the earliest convenience or the claim will be denied due to lack of information. The school's athletic insurance will be unable to assist in payment until the claim has been properly filed and handled by the school's primary student medical insurance.

PLEASE NOTE:

If your primary family coverage was deemed comparable to the college student policy and is through an HMO (Health Maintenance Organization) or PPO (Preferred Provider Organization) you must follow the proper procedures required by your plan in order for the University's athletic insurance to satisfactorily complete its portion of the claim. This is especially important if your plan requires preauthorization to have your son/daughter treated if out of your plan's area. Every effort should be made to find designated providers in the college area (Williamsburg, KY; Corbin, KY; Oneida, TN) as well as have a primary care physician assigned prior to arriving on campus for sports participation. Please provide a list of area physicians, usable medical facilities (ie: hospitals), and specialists (Orthopaedists) that we can refer your son/daughter to in case the need arises

Parents should retain this letter for future reference. In addition we ask that you complete the **INSURANCE INFORMATION FORM IN DETAIL** ALONG WITH A COPY OF THE FRONT AND BACK OF YOUR INSURANCE CARD, and return it to us by August 1st. By providing this information, you will help make this program successful in minimizing delays and preventing unnecessary problems often encountered when working with insurance (ie: collection proceedings).

The University of the Cumberlands Intercollegiate Athletic Program is covered by the NAIA Lifetime Catastrophic Policy, which is currently administered through Mutual of Omaha. The policy takes effect on claims which exceed the amount of \$25,000.00.

If there are any questions concerning medical coverage, please do not hesitate to contact the Office of Athletic Training at (606)539-4369.