

## Bloomsburg University Athletic Accident Insurance

The Athletic Department is pleased to provide an insurance plan including NCAA approved catastrophic coverage. Please read and follow the procedures in order to avoid any delay regarding payment of a claim or your eligibility.

### 1. PRE-PARTICIPATION PROCEDURES:

- a. *ALL* athletes of Bloomsburg University *Must* have Personal Health/Medical Insurance; either as a dependent of their parents/guardians or self coverage.
- b. Parent/Self Insurance Information form: Prospective student athletes *MUST* have this form *COMPLETED* and *RETURNED* to the Athletic Training Staff before you will be eligible for participation.
- c. Pre-participation physical: *EVERY* student athlete *MUST* have a physical examination, performed by a university team physician before they may participate in any NCAA sport. Physicals will be coordinated by the Athletic Training Staff and will be updated annually. Each candidate should report any irregularities or recent surgery, fractures, or other pertinent medical information at the physical. This would include any disabilities such as vision, hearing and oral defects. ***FAILURE TO REPORT THESE DISABILITIES WILL RESULT IN THE STUDENT-ATHLETE ASSUMING FULL RESPONSIBILITY FOR ANY INURIES INCURRED DUE TO PRIOR DISABILITIES. STUDENTS WHO HAVE NOT RECEIVED A CURRENT PHYSICAL BY THE TEAM PHYSICIAN OR STUDENTS WHO FAIL THE PHYSICAL EXAMINATION MAY NOT PARTICIPATE IN ANY NCAA SPORT.***

### 2. ATHLETIC RELATED INJURY:

- a. Reporting Procedures: The student-athlete is responsible for reporting *ALL INJURIES* to the Certified Athletic Trainer as soon as possible. The Athletic Trainer Staff will make all of the necessary medical referrals as indicated. In the event of an emergency (due to an athletic injury in a formal, official game, practice, or travel) the athlete will be transported to the nearest, most appropriate hospital or medical facility. The student-athlete will at no time seek outside medical attention for an athletic injury without prior consultation from either the Athletic Trainer or the attending team physician except in the case of an emergency. In the case of HMO/PPO policies, the student athlete may be required to follow specific referral procedures. This may require the student athlete to return home for an appointment with HMO participating physicians. This institution, and the Athletic Department, shall not be responsible for any charges incurred if these procedures are not followed.
- b. Dental Care: The Athletic Accident Insurance will cover injuries to the mouth and to sounds, natural teeth incurred while participating in an official practice or game. Responsibility will be assumed only if the student-athlete in accordance with the guidelines set by the manufacturer wears protective devise. Dental care not directly related to athletic injury shall be the responsibility of the student-athlete. **This is subject to the \$2, 000 deductible.**
- c. Treatments: The Athletic Training Staff receives its direction and supervision from the Team Physician(s) and the Director of Athletics. All athletes are required to adhere to the Athletic Training Room rules and procedures. Failure of any injured athlete to keep treatment and/or rehabilitation appointments will be interpreted as the student-athlete's unwillingness to cooperate with the Athletic Training Staff. The Head Coach will be informed of a student-athlete who fails to cooperate.
- d. Out of Season Injury: This institution and the Athletic Department, shall not assume responsibility for care of injuries incurred when the student-athlete *IS NOT ACTIVELY ENGAGED* in a *FORMAL, OFFICAL GAME, PRACTICE, WORKOUT, or TRAVEL.*
- e. Participation for an Injured or Ill Athlete: Decisions on the availability of an athlete for practice or game competition shall be the *RESPONSIBILTY* of the attending *PHYSICIAN* and the *MEMBERS OF THE ATHLETIC TRAINING STAFF.*

### 3. ATHELIC ACCIDENT INSURANCE COVERAGE (PLEASE READ CAREFULLY):

The Athletic Accident Policy is a *SECONDARY* policy plan, which carries a \$2,000.00 deductible. Accident/Injury benefits for athletes are provided on an "*excess*" basis. This means that the *ATHLETE'S OWN* group insurance or that of the athlete's spouse and/or parent must be billed first. Claim benefits will be paid only after a *\$2,000 deductible* has been met. The student-athlete's insurance provided or out-of-pocket monies shall meet the deductible. If there are any balances due after the deductible has been met, the student athlete must bring all bills and itemized statements to the certified athletic trainer, who files the claim to the insurance provider. If the injured player's medical bills exceed the \$75,000 policy limits, then the NCAA Catastrophic Plan takes effect up to \$1,000,000 for long-term catastrophic injury. This institution and the Athletic Department ***WILL NOT BE RESPONSIBLE*** for payment of any medical bills if the above procedures are not followed. Any questions about a claim should be referred to the Athletic Training Staff without delay.