

East Texas Baptist University
Intercollegiate Athletic Insurance Policy Information
(Keep for your records)

- 1) **If you are a member of an HMO or PPO outside of the East Texas area, contact your insurance company and have a physician designated in this area (Longview, Marshall, Shreveport) to provide medical care for your student athlete.** Currently, team physicians for our university are Douglas Waldman, MD (Marshall), Shaun Kelehan, MD (Marshall) and Charles Williams, MD (Longview). Ensuring that these physicians are providers for your insurance company will expedite care for your child.

- 2) East Texas Baptist University requires all athletes to purchase an insurance policy that will cover the first \$1,000 of medical expenses based on usual and customary charges for an athletic injury. This policy will cover expenses incurred between August 1, 2006 and August 1, 2007 at a premium charge of \$300. This charge will automatically be added to the student's bill.

- 3) All bills will be submitted to your family or employer group insurance plan first, then filed on the policy mentioned above until the \$1,000 ceiling is reached. Balances remaining will then be filed on a secondary or supplemental insurance policy which is paid for by ETBU and covers athletes only. This policy will pay bills in full up to the maximum of the supplemental policy if the bills are determined to be "reasonable and necessary". This policy will cover related expenses incurred within one year of the injury date.

- 4) There is often a delay in payment. ETBU's insurance company will verify that no double payments have been made. Insurance companies pay what is termed "reasonable and necessary expenses". This means that the remainder of the bill may not always be "\$0.00". The university will do everything possible to see that these expenses are covered by the athletic policy; however, the university does not guarantee that this will be possible. **Expenses not covered by the university athletic policy will be your responsibility.**

- 5) All medical bills must be in either the athlete or the parent / guardian's name for identification purposes. **It is your responsibility to make sure that any medical bills sent to you be brought to the attention of the athletic training staff as soon as possible. Very often, there is a delay in payment simply because the university is unaware that a bill exists.**

- 6) The athletic policy purchased by the university covers **only athletic injuries incurred during official practice times or during intercollegiate competition.** Athletes must be referred for medical treatment by a member of the athletic training staff. If medical treatment is necessary while the athletic team is traveling without an athletic trainer, the head coach of that sport can refer the athlete. **If not referred by designated athletic staff members, the parents assume full responsibility for all bills incurred.** Athletic injuries must be documented by a written evaluation prior to treatment for payment to be made except in the case of life threatening emergencies.

7) Any athletic injury must be reported immediately. Physical problems brought about by athletic injury, but not showing up until after hours, must be brought to the athletic training staff's attention as soon as possible. This is the same situation as referrals. **Do not hesitate to call the athletic trainer or head coach when an injury problem occurs.** Phone numbers are listed at the end of this information sheet.

5) You are advised to have your current primary care physician perform your son / daughter's pre-participation physical exam prior to their arriving on campus at the beginning of the year.

6) Should your insurance coverage change for any reason (i.e., job change, changing insurance companies, etc.), please let the training staff know in order to ensure the fastest payment of any medical bills incurred.

7) If you are employed and have no insurance, **you are required to provide a statement from both parent's employers (on company letterhead) stating that your child is not covered by an insurance policy. Failure to supply this statement will result in your child being withheld from participating in practices / competitions.**

8) If you are unemployed, retired, or disabled, **you are required to provide a notarized statement stating that your child is not covered by an insurance policy. Failure to supply this statement will result in your child being withheld from participating in practices / competitions.**

Below is a listing of the head coaches for each sport, their ETBU extension number, and their cell phone numbers. Please make note of any information that is relevant to your child's sport(s).

<u>Sport</u>	<u>Coach</u>	<u>ETBU Phone.</u>	<u>Cell Phone</u>
W. B'Ball / W CC	L. Curliss	923-2239	903-407-8208
M. B'Ball / M CC	B. West	923-2231	903-407-8204
W. Softball	K. Reeves	923-2226	903-407-8207
Baseball		923-2230	903-
M. Soccer	J. Alonzo	923-2268	903-407-8206
W. Soccer	T. Carlile	923-2229	903-407-8213
Volleyball	L. Mashe	923-2241	903-407-3998
Football	R. Harris	923-2188	903-407-8210
Director, Ath Trng Ed	D. Johnston	923-2237	903-930-8478
Assoc. Ath. Trainer	D. Collins	923-2196	903-407-9984

Other questions concerning this policy should be directed to Tricia Hart, Administrative Assistant for Student Services: (903) 923-2320.