

2012-2013 Insurance Options for Student Athletes

(Decisions regarding the Athletic Injury Policy are based on current government guidelines as of April, 2012.)

Option I The student is covered by private **major medical** or **group health insurance** that does not exclude athletic injuries, and chooses not to buy the additional athletic injury insurance plan through ETBU. ***Discount programs, medical cost sharing programs, or limited medical benefits plans are not acceptable coverage.***

Under **Option I** the student and the parents would be responsible for co-pays, deductibles, and coinsurance not paid by their health plan, up to \$20,000 per injury. Student and parents must sign the *Athletic Insurance Waiver (Form 1)* and the *Guidelines Regarding Athletic Sponsored Insurance & Medical Referrals (Form 2)* (available on the ETBU website – Athletics – Forms - Insurance) and provide a (3) copy of the front and back of their personal medical insurance card to the Student Insurance Coordinator in the office of Student Affairs. Policy must remain in force for entire academic year or student must purchase university provided policy upon expiration of personal coverage.

Option II The student is covered by private major medical or group health insurance that does not exclude athletic injuries, and chooses to buy the additional athletic injury insurance plan through ETBU.

Under **Option II** the additional athletic injury insurance policy would cover usual and customary charges not paid by the primary insurance up to \$20,000 per injury.

Option III The student does not have any major medical or group insurance coverage. **These students will be required to purchase the student athletic injury insurance policy through ETBU.**

The additional athletic injury insurance plan available for purchase offers athletic injury coverage payable up to \$20,000 specifically for each athletic injury.

The Blanket Plan provided by the university does not activate until \$20,000 has been paid per injury. It is recommended but not required for student-athletes with private major medical or group health insurance (**that does not exclude athletic injuries**) to purchase the additional athletic injury plan offered through the university.

If your medical coverage is an HMO or PPO, please see that Dr. Charles Williams, 804 Medical Drive, Suite H, Longview, Texas is on your plan or added to your plan.

Cost of student athlete accident insurance for Fall 2013 is being negotiated, coverage period will be August 1, 2012 to August 1, 2013. Coverage may be viewed at www.ahpcare.com/etbu.

Athletic Insurance Waiver Form

By signing this form you are choosing insurance **Option I**

Option I-have private or group insurance coverage that does not exclude athletic injuries and do not want to purchase the additional Athletic Injury plan available through East Texas Baptist University.

As the **parent or legal guardian** you also understand the financial responsibility as explained in the insurance guidelines.

Under **Option I** the parent is responsible for co-pays, deductibles, and any co insurance which the individuals private or group insurance plan does not pay up to the \$20,000 per injury.

A legible copy of the front and back of your private or group insurance card must accompany this form.

Student-Athlete Signature

Last 4 of SSN#

Print Student-Athlete **Full Name**

Sport

Student-Athlete Cell Phone Number

Signature (Parent or Legal Guardian)
Required

Date

Print Parent or Guardian Name

Return signed (1)Waiver and (2)Guidelines forms along with (3)copy of front and back of personal medical insurance card to:

Student Insurance Coordinator
Student Affairs
One Tiger Drive
Marshall TX 75670

May be faxed to 903 927-4488

GUIDELINES REGARDING ATHLETIC SPONSORED INSURANCE & MEDICAL REFERRALS

FULLNAME _____ LAST 4 OF SOCIAL SECURITY NUMBER _____

East Texas Baptist University endeavors to conduct its athletic programs in a manner, which is consistent with the highest standards of safety. However, intercollegiate sports by their very nature involve the risk of personal injury, which in some cases may be serious or even catastrophic. Therefore, as a willing participant in any college athletic program, there is a personal assumption of risk on your part.

Student-athletes participating in the intercollegiate athletics at East Texas Baptist University are hereby advised to the following. The University provides secondary medical coverage for all student-athletes with the following limitations and stipulations:

- a. Coverage applies only to injuries sustained during participation in scheduled and supervised intercollegiate athletic events or travel related thereto. It provides no coverage for sickness or disease in any form under the athletic portion of the University policy.
- b. The University requires all students to maintain and show proof of medical health insurance for the academic year. It is the responsibility of each student-athlete to have in force personal medical health insurance or to enroll in the student athlete injury plan offered by the University. The University will not cover any student-athlete who does not maintain a primary health care plan.
- c. It is the responsibility of the student-athlete to confirm that chosen medical health insurance includes athletic injuries. Health Maintenance Organizations (HMO) plans and certain health insurance policies exclude athletic injuries. Should this be the case, the student-athlete must enroll in the University offered athletic injury plan.
- d. It is the responsibility of the student-athlete to abide by all rules and regulations that are stated in their policy. In the event that you are covered by an HMO that is located outside the Marshall/Longview area, be advised that you must still abide by the policies of the HMO. This could necessitate travel outside the area for medical, surgical and rehabilitative services. If this is not feasible due to distance, the athlete must enroll in the University offered athletic injury plan, or become personally liable for all medical debts incurred up to \$20,000 per injury. Be advised with some HMOs, you may be able to change the service area. Check to see if your medical health insurance policy provides coverage for Dr. Charles Williams, 804 Medical Circle Dr., Longview TX 75601.
- e. The University will not be liable for charges up to \$20,000 per injury during any calendar year; after \$20,000, the University provided athletic policy will pick up any usual and customary charges. If your policy carries a higher deductible amount, the University recommends lowering the deductible amount.
- f. The University provides quality care for all athletic injuries through its network of sports medicine providers. It is the responsibility of the student-athlete to report all injuries to the supervising Athletic Trainer as soon as they occur. Student-athletes will be evaluated and treated for the condition, as well as referred for specialty consultations. Student-athletes have 60 days to request a medical consultation.
- g. All injuries needing medical attention must be referred by the University's Athletic Training department. Do not seek treatment for any injury without first consulting with the University's supervising Athletic Trainer. Student-athletes will be evaluated and treated for the condition, as well as referred for specialty consultations. Seeking initial treatment for any athletic injury without first consulting the University's supervising Athletic Trainer will void existing secondary excess coverage. In seeking treatment without a referral the student-athlete will assume the cost of any medical expenses incurred as a result of their injury.
- h. It is the responsibility of the student-athlete to provide the University with billing statements from all medical providers AFTER payment of their primary insurance company. The University will not pay any medical provider without a previous primary insurance payment. Student-athletes have 120 days, from primary insurance company payment date, to provide the University with a billing statement for payment. Student-athletes who fail to provide the statement within the 120 day period will assume the cost of any medical expenses incurred as result of their injury. For personal credit purposes please provide the billing statement as soon as possible to the University.
- i. Secondary athletic injury coverage by the University provides coverage for office visits, diagnostic medicine, specialty consultations, and physician prescribed second opinions and other usual, customary and reasonable options prescribed as a necessity by the physician. The University does not cover the following: 1. contact lenses or glasses unless dictated by injury; 2. orthotics, unless dictated by injury; 3. chiropractic expenses, unless approved by athletic training department; 4. physical therapy unless approved by the University; 5. special fit braces that cannot be reused by the University; and 6. unauthorized second opinions.
- j. Secondary coverage by the University provides payment for usual, customary, and reasonable charges incurred within 12 months following the date of injury.

STUDENT SIGNATURE _____ DATE _____

PARENTS SIGNATURE _____ DATE _____

Return signed (1)Waiver and (2)Guidelines forms along with (3)copy of front and back of personal medical insurance card to:

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Marshall TX 75670

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