



INSURANCE INFORMATION LETTER

Dear Parents and Student-Varsity Athlete,

We all know injuries happen they are in fact a risk of participating in athletics. Injuries can be life-threatening; however the majority of athletic injuries are not. To help us ensure that student athletes receive the appropriate medical care necessary and that families do not incur large out-of-pocket expenses, please read the information below.

Beloit College and the NCAA, our governing body for athletics, require everyone who participates in intercollegiate athletics to have medical insurance that will cover intercollegiate athletic injuries. Proof of coverage is required BEFORE participating in practice.

The NCAA requires that the following information be provided to the Beloit College Athletic Training Department:

- a) A copy of the front and back of your insurance card
- b) Your policy includes coverage for intercollegiate athletic injuries and associated diagnostics
- c) Coverage at a minimum of \$90,000

You can find the information needed by:

- a) Reviewing the printed material from your insurance plan explaining benefits and providers.
- b) Call the 800 number on your card to ask for explanation of benefits or providers in the area.
- c) Visit the website for your insurance company or employer.
- d) Contact your Human Resource Office to assist with explanation of benefits.

We know that medical insurance processes and policies can be confusing and frustrating; however we encourage you to take the time to know the details of your plan and to find out who your providers are.

It is important to note that Beloit College and the Athletic Department do not provide any medical insurance coverage except the NCAA's Catastrophic Injury Insurance Program. It covers student-athletes who are catastrophically injured while participating in a covered intercollegiate athletic activity (subject to all policy terms and conditions). The policy has a \$90,000 deductible. However, this coverage does not qualify as the basic coverage required for participation in athletics. It is supplemental coverage in the event of a catastrophic injury. More information on this program can be found on the NCAA web-site at www.ncaa.org.

The athlete is responsible for all personal medical bills incurred. Beloit College does not recommend any one insurance coverage or company to be better than another. All insurance policies have deductibles and/or restrictions. It is the athletes' responsibility to be aware of them and to inform us when decisions are being made as to seeking medical attention outside of the athletic training room. Please check your insurance for coverage of the following doctors and Medical facilities. If you can not see our team physicians please include who you need to go to if an injury should occur.

Our Team Doctors are provided by Mercy Health System based in Janesville, WI. They are:

Dr. Darin Rutherford, Sports Medicine Specialist
Mercy Sports Medicine Center
557 N. Washington Street
Janesville, WI 53545-2907
608-754-6000

Dr. Bradley Fideler, Orthopedic Surgeon
Walworth Medical Center
N2950 State Road 67
Lake Geneva, WI 53147
262-245-4990 or 800-637-2901, ext. 4990

If you have any questions please contact Beloit College Athletic Training at: (608) 363-2233 (office)
(608) 363-2044 (fax)

Sincere wishes for good health,

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THINGS TO THINK ABOUT REGARDING YOUR INSURANCE COVERAGE AND INTERCOLLEGIATE VARSITY ATHLETICS

- ! **Out of state or area Coverage.** Check with your insurance company if there is an extension policy to cover you while you are away at school. Some companies will require you to return to the area for diagnosis/treatment. This can get expensive, especially when you would have to fly home to receive medical care.
- ! **Some HMO's and PPO's** do not cover area doctors due to pre-certification and/or other restrictions.
- ! **Coverage can be for emergencies only.** Very few injuries in athletics are treated as emergencies. Most injuries are strains to muscles, sprains to ligaments, or other orthopedic injuries that require evaluation by a physician or x-rays but are neither emergencies nor life threatening. Even if you go to the emergency room, an emergency room doctor or PA is not always the best choice to evaluate an athletic injury. Follow-up by a sports medicine specialist and/or orthopedic surgeon may be needed and usually is. (We try to minimize potential costs by having a sports medicine trained physician visit the Athletic Training room free of charge, but office visits are sometimes needed along with lab work, x-rays, or other diagnostic tests.)
- ! **The Athlete is often not aware of insurance restrictions or coverage.** YOU, the athlete, need to be aware of the restrictions of your policy. You should know what to do in case of injury (emergency or otherwise) so that medical bills do not become a burden. Please discuss this with your parents, insurance agent, or Human resource office.
- ! **You have a pre-existing condition.** If you have an injury prior to insurance enrollment and then seek medical care for that condition after enrollment, most insurance companies will not cover the expenses. The college athletic rider policy (through Columbian Life) will not cover pre-existing conditions. The details of exclusions should be discussed with the insurance company prior to purchase if this is a concern.
- ! **Your insurance may not cover participation in varsity athletics.** Not all insurance policies cover athletic participation. It is considered an additional risk. If your policy does not, you have a few options;
 - a) Purchase the athletic rider policy previously mentioned.
 - b) Check with your insurance carrier or employers HR for an athletic rider policy or additional coverage.
 - c) Call local insurance agents for per diem rates of athletic policies (we do not endorse any one provider)
- ! In the past there has been some confusion with the insurance offered by the college to all students through the Dean of Students Office. **The basic student insurance alone DOES NOT COVER VARSITY ATHLETICS participation.** There is an athletic rider to this policy that can be purchased separately. It can also be purchased separately from the school insurance to supplement "emergency only" primary coverage. You must provide proof of major medical coverage to receive the athletic rider supplement without purchasing the main policy for the insurance company. It plan will also cover international students. Information on this rider can be obtained from the Athletic Office Manager at (608)363-2296.
- ! **If an athlete does not have a current insurance card and/or has had a change in insurance from previous years** the Athletic Training Dept and Student Health Center needs to be informed of the change.
- ! **If there is a change in coverage or expiration of coverage, it is your responsibility to notify the athletic trainer of this development and update the insurance information on file.** It is a good idea to send the new information to the college health center as well.
- ! **DO NOT SEND CLAIMS** or detailed restriction information to the athletic trainer. We do not process insurance claims nor can we be aware of all restrictions/instructions on every athlete's individual policy. Any forms that are needed should be in your possession.