

## The College of Wooster Athletic Training Room Insurance Information and Procedures

The following information outlines the insurance procedures for injuries suffered while participating in varsity athletics at The College of Wooster. It is important that all athletes and their parents read and understand the coverage that is available.

Coverage for expenses resulting from injuries suffered while participating in intercollegiate athletics at The College of Wooster is provided through a combination of:

- the student's personal insurance
- the college's student health plan, IF PURCHASED
- the college's athletic insurance policy
- the NCAA Catastrophic Insurance policy

1. Expenses incurred from any athletic injury must first be submitted to any available personal or family insurance. If the athlete has no personal insurance, they must purchase the school's Student Accident and Sickness Plan.
2. Any expenses not covered by the athlete's personal insurance may then be submitted to the college's optional Student Accident and Sickness Medical Plan, IF ENROLLED. This plan has an annual deductible of \$150 and pays 80% up to a limit of \$10,000 per incident (\$1,480 for sports injuries). **THE STUDENT ATHLETE IS RESPONSIBLE FOR THE \$150 DEDUCTIBLE AND THE 20% CO-PAY.**
3. Students participating in intercollegiate athletic activities are covered by an additional accident policy for injuries incurred during practice or play. This policy provides benefits on an excess basis after other medical plan and insurance benefits are exhausted **and a \$2,000 deductible is satisfied.** The intercollegiate athletic policy has a \$75,000 limit per incident. For such claims, the student's family insurance plan is primary; the College's optional Medical Plan is secondary (up to a maximum benefit of \$1,480); and the intercollegiate accident policy is the final payer. **Submission of the claims is the responsibility of the student athlete. Claim forms are available at the Longbrake Student Wellness Center. Submission will require Explanation of Benefit (EOB's) from the primary insurance as well as itemized bills.**

**\*\*\*\*\* The intercollegiate policy covers only injuries incurred while participating in official team practices or contests. Injuries suffered during out of season activities, "captain's practices", etc., are the responsibility of the student athlete.**

4. In the unlikely event that a claim exceeds \$75,000, the NCAA catastrophic policy covers all additional medical expenses.

**DEPENDING ON PERSONAL INSURANCE COVERAGE, THE POSSIBILITY OF OUT OF POCKET EXPENSES DOES EXIST. THE ONLY COVERAGE PROVIDED BY THE COLLEGE FOR ATHLETIC INJURIES IS THE INTERCOLLEGIATE SPORTS POLICY, WHICH HAS A \$2000 DEDUCTIBLE. THE STUDENT ATHLETE IS RESPONSIBLE FOR ALL EXPENSES, INCLUDING DEDUCTIBLES AND CO-PAYS UP TO THAT POINT.**

**It is extremely important to review your personal insurance in regards to coverage availability in the Wooster area. If your personal insurance does not provide good network/provider coverage in the Wooster area, we strongly encourage enrollment in the College's optional Accident and Sickness Medical Plan to avoid significant out of pocket expenses.** Since all students are required to complete and return a waiver card (attached to the Student Health Program brochure) to cancel the \$350 fee for the optional Accident and Sickness Medical Plan, you will be automatically enrolled in this plan if you do not return a completed waiver card to the College's Business Office by the deadline.

**Please be certain that you return an ENLARGED copy of both the FRONT and BACK of your current insurance card to the athletic training room along with the other information requested. No athlete will be permitted to participate in ANY athletic activity, including conditioning, etc., until all information is received. Please contact the athletic training room at 330-263-2190 if you have any questions.**

**I have read and understand the information detailing the insurance coverage and procedures for intercollegiate athletics at The College of Wooster.**

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Student Athlete's Signature

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Date

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Parent's Signature

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Date