



**TO: Parents/Guardians of Westminster College Student-Athletes**

**FROM: Josh Thompson, Head ATC/LAT, Lora Stelzer, Asst. ATC/LAT**

**RE: Secondary Athletic Insurance**

We are pleased that your child has chosen to become involved in the intercollegiate athletic program at Westminster College, and we hope that he/she will achieve academic, social, and athletic success.

**EACH STUDENT-ATHLETE IS REQUIRED TO HAVE: 1. A physical examination (form enclosed), and, 2. Proof of Primary Health Insurance Coverage.** As well each student-athlete is required to complete the enclosed paperwork. **Without these documents the student-athlete will not be allowed to participate in intercollegiate practice or competition.** The final decision on physical qualifications or the reason for non-clearance for intercollegiate activities is the responsibility of the team physician, head athletic trainer or athletic director.

Westminster College carries a secondary or excess insurance policy for our student-athletes through **FIRST AGENCY, INC.**

**Referral for medical services:** W.C. Athletic Training acts as the “gatekeeper” for medical service for student-athletes. Thus, medical services not coordinated through the athletic training staff will not, in most cases, be processed by W.C. Athletic Training and bills incurred from these services will be the sole responsibility of the student-athlete. As well, student-athletes requiring medical clearance for preexisting injury should make arrangements through the athletic training staff.

#### **TERMS AND CONDITIONS OF FIRST AGENCY, INC. EXCESS INSURANCE POLICY**

Accidents do occur and we attempt to provide our athletes with the best possible care. Medical bills may be incurred when the athlete is treated for bodily injury due to an accident, whether it be locally, during an away event, or by a medical vendor in his/her own home area.

- 1). The NCAA discourages any college or university from providing coverage or paying the bills incurred for expenses related to illnesses or conditions which are not sustained as the direct result of an accident in our intercollegiate program. **This includes pre-existing conditions and non-athletic injuries.**
- 2). The athletic accident insurance at Westminster College provides coverage for your son/daughter for accidents while participating in the play of official team practice or intercollegiate sports, including sponsored and authorized team travel.
- 3). All medical bills for your son/daughter incurred as the result of an accident in the intercollegiate sports program will be sent directly to your son/daughter or to your home address. In some cases the athletic department may get a copy of the bill, but in no case will the athletic department be the primary place for the bill incurred to be sent.

A. **Submit the bills incurred to your employee group coverage or family plan first. They will do one of two things:**

- 1 **Honor the claim and pay all or a portion of the bill incurred.**
- 2 **Not honor the claim and send a letter of denial. An example might be that your son/daughter is no longer part of your group policy after attaining the age of twenty-three.**

B. **If there remains a balance after your family, employer group insurance or plan has contributed towards the claim, send the claim sheet from the insurance company and a copy of the itemized bills incurred to W.C. Athletic Training. Westminster College and/or the excess insurance will not pay for the following: Denials defined by the excess policy, fees exceeding the defined usual and customary charges.**

**If you receive a letter of denial from your family, employer group insurance or plan administrator, send the letter of denial and a copy of the bills incurred to W.C. Athletic Training.**

C. **All bills incurred and not paid by the family, employer group insurance, should be forwarded to W.C Athletic Training. Any claim will be sent from W.C. Athletic Training to the insurance carrier office for processing. If they need additional information, please cooperate with them and they will process the claim in the least possible amount of time.**

**PLEASE NOTE**

**If the primary family coverage is through an HMO (Health Maintenance Organization) or PPO (Preferred Provider Organization) you must follow the proper procedures required by your plan in order for the college's insurance to satisfactorily complete its portion of the claim. This is especially important if your plan requires pre-authorization to have your son/daughter treated if out of your plan's service area. Most HMO/PPO plans have "Away From Home" programs which allow the student-athlete to designate a local primary care physician for quicker care. Please apply for this service if applicable. The excess insurance policy provided by this institution does not pay for services provided outside of those allowed by Accident/Surgery/Hospitalization Only primary insurance policies, ie. Physician visits, Xray, MRI, blood work, PT, etc. The excess insurance will cover services covered under this type of primary insurance.**

**PLEASE RETAIN THIS LETTER FOR FUTURE REFERENCE**