

IMPORTANT INSURANCE INFORMATION

(PROGRAM ACKNOWLEDGEMENT FORM)

PLEASE READ CAREFULLY, SIGN, AND RETURN TO GENEVA COLLEGE ATHLETIC DEPARTMENT

EVERY student-athlete is required to have a pre-participation physical examination prior to participation in any intercollegiate sport. Please see the Geneva College Athletic website for more information regarding the proper forms that need completed and submitted for the pre-participation physical examination.

Injuries do occur and we attempt to provide our athletes with the very best possible care. Medical bills are often times incurred when an athlete is treated, whether it is locally, on the road, or by a physician in his/her home area.

Please note: The NCAA does not permit us or any college or university to provide coverage or pay the bills incurred for expenses related to illnesses or conditions which are not sustained as the direct result of an incident in our intercollegiate sports program.

Insurance Coverage: The athletic accident insurance at Geneva College provides secondary insurance coverage for the student-athlete for accidents sustained while participating in the play or official practice of intercollegiate sports. Each athlete is required to have a primary insurance policy. **If a primary policy is not provided by parent/guardian, you will be required to purchase the insurance plan offered through the Business Office at Geneva College.** Please note that should the need arise; your primary insurance will be responsible for the first \$500 deductible expense. *You are responsible to pay any amounts that will be applied to your primary insurance deductible, as well as any co-pays.*

Claim Procedure: All medical bills for a student-athlete that are incurred as the result of an injury in the intercollegiate sports program will be sent directly to your home address. The athletic department will not be the primary place for the bill to be sent.

-Submit bills incurred to your family, employer group coverage or individual plan first (if they have not already been submitted by the servicing physicians office.) They will do one of two things:

1. Honor the claim and pay all or a portion of the bill incurred and supply an EOB (Explanation of Benefits) explaining what they have paid. (*An EOB is necessary for submission to the college athletic insurance)
2. Not honor the claim and send you a letter of denial.

-If there remains a balance after your family, employer group coverage or individual plan has contributed toward the claim, send ALL EOBs and itemized bills incurred to the Geneva Athletic Department.

If you receive a letter of denial from your family, employer group coverage or individual plan, please send the letter of denial with the copies of the bills to the Geneva College Athletic Department.

If there is no primary insurance coverage provided through parent/guardian, a letter from your employer with verification will be required by First Agency, the athletic insurance carrier.

-If the bills incurred and not paid by the family, employer group coverage or individual plan are large enough, the claim will be sent from the athletic department to our insurance carrier office for processing. If they need any additional information, please cooperate with them and they will process the claim as quickly as possible.

-It is in your best interest to have claims settled promptly because all bills will be in your name. The Geneva College Athletic Department has the right to refuse submission of claims if they are not brought to our attention in a timely manner (with-in 6 months from the original date of injury/evaluation)

Student-Athlete Signature

Date

Parent/Guardian Signature

Date