

## Transylvania University Sports Medicine Insurance Policies and Procedures

Every student-athlete at Transylvania must carry health insurance. It is your responsibility to understand the policies/procedures and limitations of the primary insurance plan. (If Transylvania's Team Physicians at Bluegrass Orthopaedics, or other local medical providers are located outside of the coverage area or network of your HMO or PPO, you should contact your plan administrator to see how your coverage or network can be extended to include medical treatment while your son or daughter is in Lexington, KY.)

Transylvania offers a secondary insurance plan for the protection of student-athletes in the event of an injury that occur within the declared playing and practice seasons and must occur during a supervised practice or competition. Transylvania's athletic insurance, as a secondary policy, is designed only to **supplement** the student-athlete's own individual or family policy. All student-athletes are eligible for this coverage when approved by the sports medical staff.

Transylvania's policy includes a \$1000 deductible (per incident) that must be satisfied by the student-athlete's insurance carrier or by the athlete him/herself. Co-payments and primary insurance payments reduce this deductible requirement. No claims can be made by Transylvania for occurrences under \$1000.

Transylvania's athletic insurance may not pay expenses payable under an HMO or PPO if an athlete fails to use an authorized medical vendor from the list provided by their own HMO or PPO.

Treatment by a medical practitioner must start within 60 days from the date of injury. Written notice of a potential claim must be provided to Transylvania within 20 days after treatment starts or as soon as possible (an injury report completed by Transylvania's athletic trainer will meet this requirement). ALL EXPENSES MUST BE INCURRED WITHIN 2 YEARS FROM THE DATE OF THE INJURY.

***IMPORTANT: This summary is necessarily brief. In all cases the language, definitions, exclusion, and other wording of Transylvania's policy will govern.***

### Claim Procedures

Injuries should be reported to the Athletic Training staff as soon as possible. delaying treatment could negate the Secondary Insurance coverage.

If a referral to a physician is necessary, and primary coverage is through an HMO or PPO, follow the proper procedure for your policy, to be sure that you are using an in-network provider.

All medical bills should be sent directly to the student-athlete's home address.

Once the total of bills and services exceed the \$1000 deductible, Transylvania can submit a claim to its carrier on your behalf so that they can pay on the bills.

The athletic training staff can help navigate the process. Communicate with us at [trainingroom@transy.edu](mailto:trainingroom@transy.edu)

**On the following page, please read and initial next to each statement.**

# Transylvania Insurance Policies and Procedures Acknowledgments

Student-athletes name: \_\_\_\_\_

Sport: \_\_\_\_\_

Please read each statement carefully and initial out to the Right columns stating that you understand the Secondary Insurance policies and procedures for Transylvania

	<u>Parent initials</u>	<u>Athlete Initials</u>
Eligible medical expenses, as defined above, will be eligible for the Transylvania Secondary Insurance policy <b>IF</b> the sports medicine staff refers the student-athlete <b>AND</b> primary insurance guidelines are followed.	_____	_____
The Secondary Insurance coverage is limited to injuries sustained during a competition or supervised varsity practice. Injuries sustained during open gym, captain's practice and/or unofficial practice <b>WILL NOT BE COVERED</b> under the Secondary insurance.	_____	_____
Students/further evaluation(s) exams ordered as a condition of clearance for participation are <b>NOT</b> covered by Secondary Insurance.	_____	_____
If the student-athlete's primary/family insurance is an HMO or PPO policy, the student-athlete must use an authorized provider from his/her insurance company and follow all pre-certification requirements in order for the Secondary Insurance to consider eligible medical expenses.	_____	_____
The sports medicine staff must be notified immediately if there is a change in primary insurance coverage.	_____	_____
Injuries need to be reported to the Athletic Training staff in a timely manner. A delay in a treatment for an injury could be cause for the Secondary Insurance policy to not be in effect	_____	_____
Student-athletes are responsible for making sure providers are given the correct primary insurance information.	_____	_____
<b><i>The student-athlete/family is financially responsible for any unpaid bills if proper procedures are not followed.</i></b>	_____	_____

Student-Athlete Signature \_\_\_\_\_

Date \_\_\_\_\_

Parent/Guardian Signature \_\_\_\_\_

Date \_\_\_\_\_

Please return to: Transylvania University, c/o Athletic Training, 300 N. Broadway, Lexington KY 40508