



MEMO: Varsity Athletes and Parents  
FROM: Athletic Department/Health Services  
SUBJECT: Insurance Coverage for Misericordia University Student-Athletes

Misericordia University carries a medical insurance plan which covers all student-athletes and student managers participating in the program of intercollegiate athletics. **THE UNIVERSITY PROVIDES EXCESS OR SUPPLEMENTAL COVERAGE** and is designed as a SECONDARY INSURANCE to pick up balances left by the family or employer group insurance. Please note that Misericordia University assumes no responsibility whatsoever for any uninsured expenses, and we strongly recommend that the student-athlete have coverage through a primary health insurer to avoid possible, significant out-of-pocket expenses in the event of an injury. It is important to note that the University plan includes a \$250.00 deductible per accident.

The plan covers injuries that occur during the play or practice of a covered sport and when traveling on an authorized trip.

#### **PLAN HIGHLIGHTS**

- ◇ The plan provides medical expense coverage on EXCESS/SUPPLEMENTAL basis up to \$100,000.00 per accidental injury for play, practice, and travel.
- ◇ The plan carries a \$250.00 deductible per accident
- ◇ The NCAA provides a Catastrophic Injury Insurance Program covering 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 \$75,000 deductible and is supplemental coverage in the event of a catastrophic injury. More information on this program can be found on the NCAA's web-site at [www.ncaa.org](http://www.ncaa.org).

In essence, the athletic insurance program at Misericordia University is supplemental coverage designed to pick up balances left by the family or athlete's group insurance or plan on accidents exceeding \$250.00 in expenses up to \$100,000.00. In order to facilitate the implementation of this program if needed, it is important that you complete the Parent's Insurance Form and return it as soon as possible.

**(Please see reverse side for claims procedure)**

#### **CLAIM PROCEDURE**

All medical bills for the student-athlete incurred as the result of an accident in the intercollegiate sports program will be sent directly to the student-athlete's home address, unless the college has instructed the medical vendors otherwise. 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. If you receive a medical bill incurred by your family you must submit it directly to your family or employer group coverage plan. They will do one of two things:
1. Honor the claim and pay all or a portion of the bills incurred
  2. Not honor the claim and send you a letter of denial. An example might be that the student-athlete is no longer a part of your group policy after attaining the age of twenty-three. **DO NOT drop dependent coverage while your son/daughter is participating in intercollegiate athletics. Inform the athletic department of any policy changes immediately.**
- 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 the university's health center.
- If you receive a letter of denial from your family, employer group insurance or plan administrator, then send the letter of denial and a copy of the bills incurred to the university's health center. If no coverage is available, a letter from your employer with verification will be necessary.
- C. If the bills incurred and not paid by the family, employer group insurance or plan are large enough, the claim will be sent from the health center to our insurance carrier office which is in Kalamazoo, Michigan for processing. It is in your best interest to have the claim settled promptly since all the bills incurred are in your name.

**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 university's insurance to satisfactorily complete its portion of the claim. This is especially important if your plan requires preauthorization for treatment out of your plan's service area.

If there are any questions regarding further program detail, please feel free to contact the Health Center or the Athletic Department at Misericordia University. (570) 674-6374