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Dear New and Returning Student-Athletes,

Our Athletic Accident Policy provides benefits for injuries sustained while participating in competition, practice, weight training and conditioning of intercollegiate sports. **Our policy only provides "EXCESS" benefits to any other collectable health insurance benefits.** This simply means that any claim for benefits must be first filed with your or your parent's medical insurance.

Once all available benefits have been exhausted, a claim will be submitted to the Athletic Accident Policy for payment of any remaining balance. For this to happen you must submit an Explanation of Benefits (EOB) and the corresponding bill to the Head Athletic Trainer in a timely manner. In most cases, the medical provider where the services were received will submit a claim for incurred charges to your medical insurance. However, some medical providers will not submit a claim to your medical insurance. Occasionally, you will need to contact your medical insurance company to process a claim for incurred charges.

PLEASE NOTE:

- 1) The medical provider and/or you are responsible for promptly filing a claim to your medical insurance
- 2) The CSUSM athletic department **is not** responsible for processing a claim through your medical insurance.
- 3) The Athletic Accident Policy provides benefits for injuries sustained during scheduled intercollegiate competition, practice, weight training and conditioning under direct supervision by CSUSM Athletic Coaches. The policy **does not** provide benefits for participation in unsupervised intercollegiate sport activities, other sport activities, intramurals, or classes open to the public. In addition, the policy **does not** provide benefits for any type of illness or disease.
- 4) Most employers' group insurance plans allow dependent coverage to be continued to the age of 23, if you are a full-time student. We highly recommend that your parents continue your coverage while you are participating in intercollegiate athletics at CSUSM.
- 5) If you do not have primary medical insurance we highly recommend that you purchase student health insurance through the Student Health Center (<http://www.csusm.edu/shcs/generalinfo/healthinsurance.html>).

The Athletic Medicine Team Insurance Information Form must be fully completed, signed and returned to the Head Athletic Trainer before your first scheduled practice and/or competition.

Questions can directed to Brian J. Smith, Head Athletic Trainer at (760) 750-7111 or email: bsmith@csusm.edu

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CSUSM Intercollegiate Athletic Accident Insurance Policy Summary

Who is covered by the policy?

The intercollegiate Athletic Accident Insurance Policy provides benefits for any regularly enrolled student-athlete who is a participant of an intercollegiate team roster at CSUSM, or is engaged in scheduled activities to become a roster participant of an intercollegiate team at CSUSM. **The policy does not provide benefits for an illness or disease.**

What activities are covered by the policy?

Benefits are limited to athletic injury sustained during participation in a regularly scheduled, CSUSM athletic staff supervised, intercollegiate sport competition, practice, weight training and/or conditioning.

What type of injury is covered by the policy?

Athletic injury sustained from an accident is covered. An accident results in an injury that has a specific mechanism of injury, Examples of mechanism of injury are: a fall; a direct blow from an opponent and/or an implement; twisting, throwing, rotating, jumping and hopping.

What is an “excess benefit policy”?

The Intercollegiate Athletic Accident Insurance Policy is an “excess benefit” policy. This policy provides benefits only after all your collectable health insurance benefits have been exhausted.

Managed Health Care Plan ~ Health Maintenance Organizations (HMO)

Many parents provide their son/daughter medical insurance through a managed health care plan such as a Health Maintenance Organization (HMO) or a Preferred Provider Organization (PPO). As a member of a managed healthcare plan, members are required to utilize their specific network primary care physician specialists, facilities, and other health care providers in order to receive maximum benefits from the plan. **If for any reason you elect not to utilize your managed health care plan and/or network providers, you will be responsible for any medical expenses incurred as a result of an athletic injury.**

We have many student-athletes who are members of managed healthcare plans that are “out of area”. It is difficult to refer you to an “out of area” primary care physician in a timely manner. Therefore, we highly recommend that you establish a primary care physician here in San Marcos for the duration of your participation in intercollegiate athletics. The availability of a primary care physician in San Marcos will expedite the process for you to receive medical care through your managed health care plan

General Provisions of Athletic Accident Insurance Policy

- 1) Benefit Limit 75,000.00/accident
- 2) Benefit Period Two years from the original date of injury
- 3) Treatment and Expenses Treatment and expenses must incurred within 120 days of the date of injury

Catastrophic Medical Insurance

If medical cost exceeds \$75,000 within two years from date of injury, benefits would be payable by the NAIA catastrophic insurance.

Accidental Death and Dismemberment

There is a \$15,000 accidental death and dismemberment benefit as a result of an athletic injury.

Filing a Claim with your Private Medical Insurance Plan

CSUSM Athletic Department is not responsible for processing a claim through your primary medical insurance plan. After all benefits have been exhausted from your plan, the Athletic Accident Plan benefits will take effect. You must submit the provider's itemized statements/bills with the corresponding Explanation of Benefits (EOB) statement for your insurance plan to the CSUSM Head Athletic Trainer. The CSUSM Head Athletic Trainer is responsible for submitting claims only when he has received both the itemized statement/bill and the corresponding EOB.

