

Parents Signature \_\_\_\_\_ Date \_\_\_\_\_

**TO: Parents of Bellarmine University Intercollegiate Athletes** We are extremely pleased to have your son/daughter as a student athlete at Bellarmine University and hope that he/she will achieve academic, social, and athletic success.

Each student athlete is required to have a physical examination prior to any participation in any intercollegiate sport. This physical is given free of charge to all student athletes at the school. The final decision on physical qualifications or reason for rejection is the responsibility of the team physician or athletic trainer. The team physician or athletic trainer also makes the decision on when an athlete may return to competition after a previous injury.

### ***INJURIES-MEDICAL BILLS-INSURANCE COVERAGE-CLAIM PROCEDURE***

Accidents do occur and we attempt to provide our athletes with the very best possible care. Medical bills may be incurred when the athlete is treated for bodily injury due to an accident, whether it is locally, during a road trip, or by a medical vendor in his/her own home area. The NCAA discourages any 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 sports program. **(This includes pre-existing conditions and non-athletic Injuries).**

**Insurance Coverage:** The athletic accident insurance that Bellarmine University provides for your son/daughter, covers accidents while participating in the play or official team practice of Intercollegiate sports, including sponsored and authorized team travels. This is a Secondary policy only, and comes into effect after your insurance has acted. All athletes are **required** to have some form of Accident Insurance Coverage. If your son/daughter does not have insurance, our Insurance Company offers some at very reasonable rates. If you would like some information on this coverage, Please contact the Athletic Department.

**Claim Procedure:** 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, unless the University has instructed the medical vendors otherwise. In some cases, the athletic department will 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.

**All bills are to be filed within 52 weeks (one calendar year) of the date of injury.** If bills are not submitted within 52 weeks of the date of injury Bellarmine University will not be responsible for any of the bills. This period is covered under our insurance. The bills will then become the sole responsibility of the student athlete.

A. Submit the bills incurred to family, employer group coverage or plan first. 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.

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 athletic trainer. 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 athletic trainer. 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 is large enough, the claim will be sent from the athletic trainer to our insurance carrier office, which is in Kalamazoo, Michigan for processing. If they need any additional information, please cooperate with them and they will process the claim in the least possible amount of time. It is in your best interest to have the claim settled promptly since all the bills incurred are in your name.

Parents should retain a copy of this letter for future references. Please fill out the enclosed Insurance information form completely using full legal names, and filling all blanks. By providing this information, you help speed up the claims process. Sign and return all of the information sheets to the Athletic Trainer as soon as possible. All of this information must be on file before your son/daughter will be allowed to participate in intercollegiate sports at Bellarmine University. Please sign and date the top of this form, and return it with the others.