



TO: Westminster College Student-Athletes and Parents/Guardians

FROM: Josh Thompson, Head ATC/LAT and Sabrena Lary, Assistant ATC/LAT

RE: Secondary Athletic Insurance

We are pleased that you or your child has chosen to become involved in the intercollegiate athletics program at Westminster College and we hope our student-athletes will achieve academic, social, and athletic success.

EACH STUDENT-ATHLETE IS **REQUIRED** TO HAVE:

- A physical examination (for First Year and Transfer Student only)
- Proof of Primary Health Insurance Coverage
- Complete information disclosed on Westminster Athletic Training Forms that follow
- The final decision on physical qualifications or the reason for non-clearance for intercollegiate activities is the responsibility of the Head Athletic Trainer, team physician, or Director of Athletics

Westminster College carries a **secondary or excess** insurance policy for our student-athletes through FIRST AGENCY, INC.

Referral for medical services: W.C. Athletic Training acts as the “gatekeeper” for medical services for student-athletes. Thus, medical services **not** coordinated through the athletic training staff will not, in most cases, be processed by W.C. Athletic Training and bills incurred from these services will be the sole responsibility of the student-athlete. As well, student-athletes requiring medical clearance for preexisting injury should make arrangements through the athletic training staff.

TERMS AND CONDITIONS OF FIRST AGENCY, INC. EXCESS INSURANCE POLICY

Accidents do occur and we attempt to provide our athletes with the best possible care. Medical bills may be incurred when the athlete is treated for bodily injury due to an accident, whether it be locally, during an away event, or by a medical vendor in his/her own home area.

1. The NCAA discourages any college or university from providing coverage or paying for bills incurred for expenses related to illness or conditions which are not sustained as the direct result of an accident in our intercollegiate program. **This includes preexisting conditions and non-athletic injuries.**
2. The athletic accident insurance at Westminster College provides coverage for the student-athlete for accidents while participating in the play of official team practice or intercollegiate events.

3. All medical bills for the student-athlete incurred as the result of an accident in the intercollegiate athletics program will be directly to the student-athlete's address provided to the medical provider. 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 bills incurred to be sent.
 - a. Submit the bills incurred to the student-athlete's primary health insurance plan first. They will do one of two things:
 - i. Honor the claim and pay all or a portion of the bill incurred.
 - ii. Not honor the claim and send a letter of denial. An example might be that the student-athlete's is no longer covered by the insurance plan.
 - b. If there remains a balance after your primary insurance plan has contributed towards the claim, send the claim sheet (**Explanation of Benefits**) from the insurance company and a copy of the itemized bills incurred to W.C. Athletic Training. Westminster College and/or the excess insurance will not pay for the following:
 - i. Denials defined by the excess policy
 - ii. Fees exceeding the defined usual and customary charges
 - iii. Bills that are not acutely incurred by the student-athlete during intercollegiate athletics event or practice
 - c. If you receive a letter of denial from your primary health insurance carrier, send the letter of denial and a copy of the bills incurred to W.C. Athletic Training.
 - d. All bills incurred and not paid by the student-athlete's primary health insurance should be forwarded to W.C. Athletic Training. Any claim will be sent from W.C. Athletic Training to the insurance carrier office for processing. If they need additional information, please cooperate with them and they will process the claim in the least possible amount of time.

PLEASE NOTE

If the student-athlete's primary insurance 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 college's insurance to satisfactorily complete its portion of the claim. This is especially important if your plan require pre-authorization to be treated if out of your plan's service area. Most HMO/PPO plans have "Away From Home" programs which allow the student-athlete to designate a local primary care physician for quicker care. Please apply for the service if applicable. The excess insurance policy provided by this institution does **not** pay for services provided outside of those allowed by Accident/Surgery/Hospitalization Only primary insurance policies, i.e.: Physician visits, MRI, X-ray, blood work, PMR, etc. The excess insurance will cover services covered under this type of primary insurance.

PLEASE RETAIN THIS LETTER FOR FUTURE REFERENCE