

Christian Brothers University

Medical Care and Insurance Procedures

Medical Certification for individual Student –Athlete Participation:

Christian Brothers University requires all student-athletes to complete a pre-participation physical examination prior to the student-athlete being permitted to attend practice, conditioning, individuals, open gym/field, and/or competition in intercollegiate athletic activities. The pre-participation physical examination **MUST** be on an appropriate form including a physician's name, address, signature, and phone number. NCAA guidelines allow a physical exam to be used up to four academic years so fifth year seniors that spend all five years at CBU will be required to renew the physical after the third or fourth year at the player's convenience. The costs of the pre-participation physical exam and fifth-year senior exam are a responsibility of the player/family.

In addition to the pre-participation physical examination, the following forms are required to be completed by the player/family on an annual basis EXCEPT AS NOTED BELOW (due August 1st of **EACH** academic year):

1. Complete the **pre-participation physical** (first or fifth year applicable).
2. Attend the orthopedic screening which is a free visit with the team physician to discuss any ailments or problems regarding your participation in collegiate athletics. (First year at CBU applicable and traditionally the first day of fall sports and/or the first week of classes. Contact your coach to learn date, time, and location.)
3. Completion of a **Health insurance information/Authorization form**.
4. A photocopy (front and back) of the student –athlete's **health insurance and prescription benefits cards** (please submit all applicable cards if you are insured under more than one policy).
5. Complete The CBU **waivers and releases** form.
6. Complete the NCAA required **acknowledgement of insurance form** which must be signed by a parent if the student is a US citizen.
7. Complete a **medical history** form if this is your *first* year at CBU **OR** a **Follow-up Medical Questionnaire** if this is your *second-fifth* season.

Except where specifically indicated above, any player 18 or older may sign in the absence of a parent's signature but parent signatures are required if the student is under 18 along with special consent in writing to treat and care for your minor child.

Selected individuals may be required to complete additional tests, examinations and/or clearances as needed. Upon successful completion of the aforementioned process the student will receive approval/certification from the Christian Brothers University Athletic Training Staff to begin participation in practice, games, conditioning, and competition. If, for some reason, the student-athlete is not approved and certified for intercollegiate athletic participation, he/she will be notified by a staff member of the Athletic Department to assist in resolving the deficient area(s).

Scholarship and walk-on student athletes:

- **The physical examination must be completed and on file in the Athletic Training Department before the student-athlete is permitted to participate in intercollegiate athletics at Christian Brothers University.**
- In addition to the cost of the physical examination, costs associated with any additional tests, consultations, and/or medical procedures needed to gain approval/certification for participation and/or athletic related injury/illness will be sent to the student-athlete's primary health insurance first, with the **family** responsible for the balance due.
- Medical Bills resulting from illness/injury that are not the direct result of athletic participation or travel WILL NOT be paid by Christian Brothers University's medical insurance policy. Examples are, but not limited to hernias, appendicitis, flu complications, toothaches, vision problems, intramural sports injuries, pre-existing and congenital conditions.

Insurance Coverage of Student Athletes:

ALL Christian Brothers University STUDENT-ATHLETES MUST BE COVERED BY SOME TYPE OF HEALTH INSURANCE BEFORE PARTICIPATING IN ANY PRACTICE, GAME, OPEN GYM/FIELD, AND/OR COMPETITION. The student-athlete's insurance must cover athletics related injuries and/or illnesses, up to a minimum of ***\$100,000 per incident*** and shall be considered the **PRIMARY** insurance coverage for all athletic related accidents. Please be reminded that the health insurance information form and a **photocopy (front and back) of health insurance card** are due on a yearly basis.

Christian Brothers University provides a medical insurance program for its student-athletes. The NCAA provides a catastrophic insurance program for student-athletes. **THESE POLICIES, HOWEVER, ARE SECONDARY TO, OR IN EXCESS OF PERSONAL FAMILY MEDICAL INSURANCE COVERAGE,** and cover only injuries/illnesses/accidents resulting from the direct participation in the intercollegiate athletics program during the dates of the primary competitive season and designated off-seasons as approved by the Director of Athletics and Compliance Officer according to NCAA regulations. Primary insurance deductibles are split 50/50 with the family/player which has become essential to sustaining this program.

104 Week Limitation on CBU Secondary Insurance Coverage

Christian Brothers University's medical insurance program will pay for the excess of the "Necessary" medical treatment up to the "Usual" and "Customary" charges for such expenses incurred within 104 weeks (2 years) from the initial date of the injury/accident. The first expense must be incurred within sixty calendar days of the date of the injury or accident. Requests/Appeals for an extension of the 104 week limitation must be submitted in writing by the student-athlete and/or his/her parent(s)/guardian(s) to the Christian Brothers University Director of Athletics before week 80 (18 months from the injury.) Appeals beyond 80 weeks will not be honored and all subsequent expenses after

the 104 week period from the initial date of injury will be the responsibility of the student-athlete and/or his/her parents(s)/guardian(s).

International Student-Athlete Requirements

International students must verify their insurance with Dean Karen Conway (901) 321-3536 in the office of Student Life. There are special immigration requirements for emergency evacuation (\$10,000) and repatriation (\$7,500) of remains that must be included with your insurance policy. You will be billed for an international student insurance policy unless you verify your coverage with Ms. Conway.

You must provide proof of an insurance policy or policies with at least \$100,000 coverage for sports injuries that provide for care in the United States. This coverage can be:

1. Insurance that you bring with you that meets INS requirements for international citizens and covers sports injuries up to \$100,000 each incident.
2. Insurance that you buy through the Student Life Department of Christian Brothers University, so long as it has coverage of \$100,000 per incident for college sports injuries.
3. A policy that you purchase and pay for through the Athletic Department or recommended agent that has at least \$100,000 per incident college sports coverage and meets INS requirements as determined by Karen Conway.
4. Any number or combination of insurance policies listed above that meet INS requirements and have TOTAL sports injury/accident provisions of \$100,000 per incident as primary insurances.
5. All policies are subject to verification by the Athletic Training Department before athletic participation is approved.

Compliance with Insurance Company Requests:

It is the student-athlete's and his/her parent(s)/guardian(s) responsibility to understand the conditions that apply to their policy and comply with any request for information, etc. from the primary insurance company. Insurance companies request information on their policy holders when injury/illness medical claims are billed. Examples are, but not limited to, accident/injury questionnaires mailed to your home asking you to answer and mail back to the insurance company and/or student enrollment verification, proving he/she is in college. Any **delinquent bills or late fees resulting in bad credit due to non-compliance with insurance company requests will be the responsibility of the student-athlete.**

In the event that a student-athlete and/or his/her parent(s)/guardian(s) receives payment/reimbursement directly from their insurance company for an athletically related claim, **the full account balance becomes the responsibility of the student and/or his/her parent(s)/guardian(s), until payment is turned over to the provider.**

HMOs and PPOs:

If a student-athlete's primary insurance is an HMO or non Memphis area PPO, the Christian Brothers University Athletic Training Department requests that you change the primary care physician (PCP) to a Memphis area doctor who is possibly in your network. Some policies have "away from home care" provisions when students are out of network. Please call your insurance company's customer service department and question the relocation of your PCP and get advance permission in writing (with a copy to the school) to receive treatment in the Memphis area prior to arrival.

If an agreement can not be reached between you and your insurance company, you may wish to consider supplemental coverage for the student-athlete, or anticipate that out of network charges could become the student-athlete's responsibility. It is **IMPERATIVE** that this be done before an injury claim occurs. **EXPENSES INCURRED AS A RESULT OF TRAVEL HOME TO HAVE INSURANCE BENEFITS ARE THE RESPONSIBILITY OF THE FAMILY.** Please contact the athletic trainer at (901) 321-3263 for additional information.

Insurance Policy Changes:

Christian Brothers University Athletic Training Department must receive any changes to a health insurance policy as soon as they occur. If proper notification is not received, the Christian Brothers University Athletic Training Department will not be responsible for any delay in payment, collections notices, bad credit, etc. **IF A POLICY CANCELLATION OR CHANGE OCCURS WITHOUT PROPER NOTIFICATION, ANY BILLS INCURRED DURING THAT PERIOD WILL NOT BE COVERED UNDER THE Christian Brothers University SUPPLEMENTAL INSURANCE POLICY.** Please make certain that your child has no ongoing medical problems before making a change to your primary insurance. **IF AN INSURANCE CHANGE OCCURS AROUND THE TIME OF AN INJURY BOTH INSURANCE COMPANIES MAY DENY THE CHARGES WHICH WOULD MAKE THE STUDENT-ATHLETE RESPONSIBLE FOR THE BALANCE IN FULL.**

Medical Bills:

In the event that a student-athlete, parent/guardian should receive a bill or statement for a CBU athletic injury, the information must be forwarded to his/her certified athletic trainer within **30 days of receipt**. Responsibility for bills not forwarded to the CBU Athletics Department **will be the responsibility of the student athlete and/or the student athlete's parent(s)/guardian(s).** Submit all correspondence with the Explanation of Benefits while keeping a copy for your records to:

Christian Brothers University Athletics
Box T-1 Attention: Athletic Trainer
650 East Parkway South
Memphis, TN 38104
Phone (901) 321-3263 Fax(901)321-3570

Physician Referrals/Consultations:

Christian Brothers University has fostered positive relationships with medical providers in the greater Memphis metropolitan area. The athletic Training Department will refer student-athletes to these providers, unless extenuating circumstances necessitate the use of a different provider. Student-athletes with HMO or PPO policies are strongly encouraged to have a local primary care physician (PCP), so that timely care can be obtained.

With the exception of emergency services rendered in a hospital, all student-athletes must be seen and evaluated by a CBU certified athletic trainer before a referral to a physician will be made. A family made physician referral without including the athletic training department in the process will result in family financial responsibility for the charges even if the injury is related to athletic participation.

Athletic injury reporting Procedures:

Any certified intercollegiate athletic participant who receives an injury during and as a result of an approved practice, contest or related travel must IMMEDIATELY report the injury/illness to the Certified Athletic Trainer or a Coach if the athletic trainer is not present. Costs pertaining to an injury not reported in a timely manner will be the responsibility of the student-athlete and/or his/her parent(s)/guardian(s).

EXCLUSIONS AND LIMITATIONS:

Christian Brothers University's secondary medical insurance policy **WILL NOT** provide benefits to the following situations indicated below. This list is not all-inclusive.

1. Injuries/Illnesses that are not the direct result of intercollegiate athletics participation during the dates of the primary competitive season and designated off-seasons as approved by the Director of Athletics according to NCAA guidelines.
2. Experimental procedures.
3. Cosmetic surgery or procedures unless directly related to an athletics injury
4. Hospital room and board charges in excess of the semi-private room rate unless hospitalized in an intensive care unit.
5. Injuries/illnesses that are a result of intramural, club sports, and recreational activities (non-intercollegiate activities), as well as training/conditioning activities that occur outside of the primary competitive season and designated off-season periods.
6. Injuries/illnesses that are recurrences of old injuries/illnesses (pre-existing) which were sustained prior to participation in the CBU sports program.
7. Expenses for athletic injuries incurred after completion of the student-athlete's intercollegiate athletic eligibility as determined by NCAA rules.

8. Medically related expenses beyond the limitations and exclusions of, or not covered by the Christian Brothers University Department of Athletics and NCAA Catastrophic insurance policies.
9. Injuries where care from a physician was not obtained within the restrictions of the CBU policy (generally 90 days.)

The importance of having some form of personal health insurance coverage cannot be over emphasized. Medical bills resulting from the aforementioned activities will be submitted to the student-athlete's primary medical insurance. Any unpaid secondary insurance balances are the responsibility of the student-athlete and/or the student-athlete's parent(s)/guardian(s).

The Master policy on file with the insurance company contains all of the provisions, limitations, exclusions, and qualifications of Christian Brothers University's insurance policy, some of which may not be included in this brochure. If any discrepancy exists between this brochure and the Policy, the Master Policy will govern and control the payment of benefits.

PLEASE FOLLOW THE DIRECTIONS LISTED BELOW BEFORE MAILING BACK THE FORMS REQUIRED FOR MEDICAL CLEARANCE.

1. Fill in all the blanks. Complete information for both parents/guardians
2. Read the Medical and Insurance policy for Christian Brothers University
3. Sign and date all the appropriate forms
4. Make a copy (front and back) of your insurance and prescription cards(s)
5. Keep a copy of our procedure policy for your records
6. **Mail the signed and dated copies of the items listed 1-7 on page one of this brochure as well as contact your coach to obtain the date, time and location of your orthopedic screening.**