

TO PARENTS OF MORAIN VALLEY COMMUNITY COLLEGE INTERCOLLEGIATE ATHLETES

We are extremely pleased to have your son/daughter as a student athlete at Moraine Valley Community College 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. The final decision on physical qualifications or reason for rejection is the responsibility of the team physician or athletic director. The team physician or athletic director 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 this would be locally, during a road trip, or by a medical vendor in his or her own home area.

ONE FIRM STATEMENT

The NCAA/NAIA/NJCAA discourages any college or 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 at (*College or University*) provides coverage for your son/daughter for accidents while participating in the play or official team practice of intercollegiate sports, including sponsored and authorized team travel.

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 college or university 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. Submit the bills incurred to your 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. An example might be that your son/daughter is no longer part of your group policy after attaining the age of twenty-three.
- 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 college or university's athletic department.

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 college or university's athletic department. 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 athletic department 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.

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 college's insurance to satisfactorily complete its portion of the claim. This is especially important if your plan requires pre authorization to have your son/daughter treated if out of your plan's service area.

Parents should retain this letter for future references. In addition, we ask that you complete the attached form **IN DETAIL** and return to us prior to any athletic participation. Your cooperation in this important area will help make this program successful in minimizing delays and accomplishing the purpose for which it is intended.