MORAVIAN COLLEGE
ATHLETIC INSURANCE PROGRAM

Dear Athlete and Parent,

I wish to welcome you to the Moravian College Athletic Program. As part of our program, we wish to provide you with some information related to the medical services available to all athletes while they are engaged in our intercollegiate athletic programs.

Our team doctor is an orthopedic surgeon with extensive experience in dealing with athletic injuries at the collegiate level. In addition, we also have on staff two full time Certified Athletic Trainers to assist in the daily treatment and rehabilitation of injuries to our athletes.

The College provides Intercollegiate Athletic Insurance for all varsity sports to assist in covering expenses incurred as the result of injuries sustained while the athlete is engaged in a sponsored practice or competition. Below is information to help you understand both the coverage available and the procedures for processing claims.

BASIC POLICY

This policy is an excess policy for amounts over $100.00. The benefits will be paid only for those expenses not paid or payable by the athlete's personal health care plan. Put simply, the athlete's personal coverage pays first, and the sports policy pays second.

On a covered claim, if the athlete's personal medical insurance:

1. Has a valid reason for denying payment of a claim and states their denial in writing, or,
2. If limits of the personal medical insurance are exceeded; or,
3. If no other insurance exists

the College policy will assume up to the policy limits (currently $65,000.00) for usual and customary medical expenses above the $100.00. Payment will be made according to the usual, customary and reasonable fees charged in the geographical area in which the treatment is rendered. The benefit payment period is 104 weeks from the date of the injury.

ELIGIBLE EXPENSES

Athletic Injury Insurance Policies are designed to pay medical expenses which arise due to accidental injuries that occur while the athlete is participating in or traveling to or from supervised regularly scheduled games or practices. Athletic Injury Insurance Policies are not comprehensive medical policies, and the following requirements apply:

1. There must have been an accidental injury. Sicknesses are not covered.
2. The accidental injury must occur while the athlete is participating in regularly scheduled, supervised practices, games or travel.

CATASTROPHIC POLICY

In addition to the basic policy, the College also provides a Blanket Sports Catastrophic Accident Insurance Policy on an excess basis. This program covers major claims that exceed the $65,000.00 maximum limit of the basic policy. Specific benefit allocations are limited to the schedule of benefits as outlined in the master policy.

PLEASE BE AWARE

In order to maximize the benefits under the sports insurance plan, we ask that you acquaint yourself with the terms and conditions of your personal health care plan. Special attention should be given to understanding the rules and regulations pertaining to seeking medical attention and the filing of claims under your personal health care plan.

Under an excess policy, a claim may be denied by the sports policy carrier if the requirements of the athlete's personal policy are not met. This is where you can help by assuring that claims are submitted quickly and properly under the athlete's primary plan.

Experience has shown that occasionally expenses occur that are not covered by personal or College's insurance. These expenses will be the responsibility of the individual, not the College.

Frequently, family health care plans contain restrictions or special conditions that the insured must comply with before their carries will consider payment of the claim. Examples of such restrictions are:

1. HMO requirements of written referrals from the primary care doctor before treatment can be rendered by an outside physician.
2. Pre-certification for hospital admissions

Due to new Federal HIPAA (Health Insurance Portability and Accountability Act) regulations our Medical and Athletic Training Staff will be restricted from intervening with your medical carrier relative to claims that have been filed on behalf of your son or daughter. If you have questions relative to a claim you will need to direct those questions

to your medical provider and or insurance carrier. The College can no longer intercede on your behalf based upon current HIPAA regulations.

CLAIMS PROCEDURE

When an athlete sustains an injury in a game or practice, it is very important that they comply with the following claims procedures:

1. The athlete is to contact the Athletic Trainers or coach immediately and inform them of the injury. Emergency medical care will be rendered to evaluate and stabilize the condition.
2. If the athlete needs to be referred to a physician or hospital a claim form will be completed.
3. The athlete should submit all bills from providers of medical services to his/hers primary insurance carrier as soon as possible. Make sure to complete all claim forms and fulfill all other submission requirements of your primary carrier.
4. In the event your primary health care insurance does not cover the bills, please forward your carrier's explanation of benefits (EOB) and any outstanding bills to:

   ABCO 100
   PO Box 9887
   Greensboro, NC 27429-0887
5. If you elect to have the reimbursement checks made payable to you, please remember that you are then responsible to pay the respective health care providers.
6. If you receive a request from your insurance company or the College's insurance company for additional information, please respond as quickly as possible, this will speed up the payment of the claim.

If you have any questions pertaining to this program, please feel free to contact my office.

Sincerely,

Keith Dague
Director of Business Affairs