

PARENT COPY—PLEASE KEEP FOR YOUR RECORDS

All student athletes are required to have primary insurance and should take a copy of their primary insurance card or information with them if referred for medical treatment.

The primary insurance deductible and co-pay is the responsibility of the parent/student.

Athletic Insurance provided through Covenant College is considered **excess** coverage and is **secondary** to any primary insurance coverage.

If the primary insurance denies any claims the secondary insurance will be applied.

If the primary insurance denies payment, the deductible for the Athletic insurance is the responsibility of the student/parents.

Procedure for insurance coverage for an Intercollegiate Athletic Injury:

1. Any injury expenses from medical providers will **first** go to the athletes **primary insurance for payment**. Parents and/or student athlete is responsible for the **primary insurance deductible** and **co-payment**. Be sure to take your medical insurance card or information with you to the hospital or doctor's office. **Covenant College should not be shown as the responsible party for medical expenses.**

In addition be sure the hospital, doctor's office, laboratory, etc. has the following information about the Athletic Insurance (secondary insurance) The athletic trainer will give the athlete this information to give the provider.

Insurance name:	AIG
Policy #	9108499
Participant Number	1770-11-AICS
Address	Diversified Group Administrators P.O. box 6540 Harrisburg, PA 17112
Phone	1-800-877-6490
FAX	717-652-8328

You son/daughter will be given this information to take to the provider.

2. **Complete an Athletic Insurance Claim Form** obtained from the athletic trainer or Health Services **ASAP**. **Return the athletic insurance claim form to the athletic trainer or Health Services for mailing.**
 - If this is not done in a timely manner the Athletic insurance will deny the claim.
3. If the Primary insurance denies the claim and will not pay the providers, the Athletic insurance will pay, once the deductible of \$2500 has been paid.

If the Primary insurance denies payment, this deductible becomes your responsibility.

4. After the Athletic Insurance has paid a claim for the injury they will send an EOB from **AIG – GIVE THIS EOB** (from AIG) **to Health Services** along **with any bills** you continue to receive.

Covenant College Health Services
14049 Scenic Hwy.
Lookout Mtn., GA 30750
Phone: 706-419-1275
FAX: 706-820-2933

5. Covenant College will pay bills owed after this procedure is followed.
6. This process needs to be completed **within a year of being released from your doctor** in order for the secondary insurance or the college to pay for any claims.

For your information:

Student Athletes are covered by the athletic policy during participation in scheduled games, supervised practice sessions and authorized group or team travel in connection with such games or practice sessions.

The College athletic coverage provides benefits up to \$25,000 with a \$2,500 deductible per accident or injury. The deductible is integrated, which means that any benefits paid by a primary insurance plan would reduce the \$2,500 deductible. The athletic department will pay the balance of any deductible of this insurance due (up to \$2,500) per injury. As long as the procedure has been followed. Catastrophic insurance is in place should a claim exceed \$25,000.