

Dear New Student:

If you will be participating in Intercollegiate Athletics at Covenant this letter will inform you of the insurance requirements and procedures for filing insurance claims. Please read this letter and the enclosed information carefully.

All athletes are also required to complete and submit a **Health History** and **record of a physical exam completed the summer before starting practice**. The Health History and Physical forms are found on the Athletic Insurance Forms and Health History Forms link on this webpage.

The Athletic Insurance Forms link found on this web page are important forms for you to complete. They provide emergency contact information that will be used to file claims for any athletic injury. Make sure you and your parent **read and sign page two**. The Insurance Questionnaire Form is also important for you and your parent to understand and complete. This **questionnaire provides us** with helpful information about the providers your insurance will cover. This will help us ensure you will have health care coverage in this area.

**Students will not be allowed to begin intercollegiate practice or play until these forms are completed and received.**

**Signatures from you and your parent confirm that you have read and understand these procedures.**

The following information will help you understand the procedure to follow if you are injured. Please keep this information to refer to later and print out a copy to give to your parents.

### **Primary Insurance:**

All students who participate in intercollegiate athletics are required to have primary insurance that provides coverage for athletic injuries. Any medical expenses associated with **any athletic injury**, which are **not covered by primary insurance, will be the financial responsibility of the student or the parent(s) of the student.**

**If you are not covered** under a family, group, or independent health plan, you must purchase coverage. You may talk to an insurance agent and purchase a plan, or you may purchase the fairly inexpensive plan offered by American College Student Association (ACSA). They can be accessed at [www.acsa.com](http://www.acsa.com) to apply on line or you can call them at 1-888-488-2272.

If you plan to purchase the ACSA insurance, the insurance company will need to receive your check for the premium and the enrollment form **ASAP**. The premium is mailed directly to the insurance company. This insurance policy would then be listed as your **primary insurance** on the front of the Emergency and Insurance Information Form. To assure no lapse in coverage, the annual premium should be paid. Should you begin with less than an annual premium, the coverage must remain continuous, without lapse. The insurance company does not send out renewal notices, so you would need to be aware of the expiration date listed on the ACSA insurance enrollment card and mail the premium so that it is received by the company prior to the expiration date.

**All claims** for health care **benefits for an athletic injury are to be filed through the primary insurance carrier first. Therefore**, it is important for you to be aware of your primary care coverage benefits. An emergency situation is not the best time to find out about your insurance benefits and requirements. Each athlete should come to college aware of what should be done in the event of a hospital or doctors visit, as reflected in their insurance questionnaire. Understanding requirements beforehand will assure that you receive optimum benefits and should help claims be processed promptly. **Signatures** on the second page of the Emergency and Insurance Information form **attest** that you and your parent have **read** the procedures for filing claims and **understand** your primary insurance coverage along with what needs to be done in the event of an injury.

**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 are the responsibility of the parent/student.**

**Intercollegiate sports accident** 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.**

**Secondary Athletic Insurance:**

The college provides a secondary, or excess, policy for all athletes. This is a benefit provided by the college and there is no charge to you for this coverage. The secondary insurance policy provides benefits up to \$25,000 with a \$2,500 deductible per accident or injury, in a practice or game situation.

Should **any of the information** you have provided on your forms change, please contact Covenant College Health Services so that the information can be updated. Call Yvonne Terney or Barbara Michal at 706-419-1275.

Please return these items **ASAP**:

***Athletic Insurance forms including the completed Insurance Questionnaire (be sure both you and your parent sign page 2 of this form)***

**Copy (front and back) of your insurance card (on a single page)**

It is also important to understand that **filing a claim is the responsibility of the student**. Yvonne Terney and I are available as a resource and will help, but the **procedures** outlined herein **must be followed in order for claims to be processed correctly**. Please keep the **form** for parents that outlines procedures to follow in order to file an insurance claim.

Thank you for taking the time to read and review this information. Please contact me if I can offer assistance.

Sincerely,  
Barbara Michal, R.N.  
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