Dear New Student:

If you will be participating in Intercollegiate Athletes 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.

There are important forms attached. The *Emergency and Insurance Information Form* provides 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.

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

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

Enclosed is a form outlining information you need to know if you are injured. Please keep this form 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 online 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 is 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:

- Emergency and Insurance Information Form (be sure both you and your parent sign the back of this form)
- Completed Insurance Questionnaire
- 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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