

THIS FORM MUST BE SIGNED AND RETURNED ALONG WITH THE INSURANCE FORM IN ORDER TO PARTICIPATE IN PRE-SEASON! (Please retain a copy for your files)

To: Student-Athletes and their Parents of Tiffin University
From: Lonny Allen / Director of Athletics
Re: 2009-2010 Intercollegiate Athletic Injury Insurance

IT IS IMPORTANT THAT YOU READ THIS LETTER IN ITS ENTIRETY.

All athletes are required to have a physical by their family physician before reporting to school. The final decision on physical qualifications or reason for rejection is the responsibility of the college physician. The TU physician also makes the decision on when an athlete may return to competition after previous injury.

Injuries do occur and we attempt to provide our athletes with the very best possible care. Medical bills are incurred when the athlete is treated, whether it is locally, during a road trip, or by a medical vendor in his/her own home area.

Every student athlete is required to show proof of creditable insurance coverage to the **certified athletic trainer** before being allowed to practice or participate in any intercollegiate sport. Tiffin University offers such insurance coverage and has implemented a Hard Waiver program for all students who are registered for 12 credit hours or more. Students who are currently insured by another health insurance policy (i.e., their own or through their parents) may waive Tiffin University's insurance plan by completing a waiver by the waiver deadline. **Important:** All Athletes that do not have other creditable coverage must purchase the University's Student Accident and Sickness Plan. The Student Accident and Sickness Plan will provide coverage for eligible expenses up to a maximum benefit of \$500 for each covered intercollegiate sports injury. The annual cost for the Student Accident and Sickness Plan is \$260.00. To view details of the plan, please go to www.studentinsurance.com. Type in Tiffin University and click the search button.

If you have primary coverage through your parents or another plan, you may want to check to be sure injuries from athletic participation are covered as well as being aware of the deductible. Additionally, it is your responsibility to adhere to the rules and regulations inherent in your primary insurance company's plan.

Tiffin University has also purchased a secondary insurance policy for all of its student-athletes participating in covered intercollegiate athletics at its institution. This policy has a \$500 per injury deductible. Once this deductible is met, the secondary insurance policy will provide coverage for eligible expenses up to a maximum benefit of \$75,000 for each covered intercollegiate sports injury

Steps that need to be followed in order to have your claims processed:

- Report any intercollegiate sports injuries directly to the **Supervising Athletic Trainer**
- File claim with your primary insurance
- Please complete a Claim Form available on-line at www.studentinsurance.com (**athletic trainer** will verify on-line) and file with Pearce Administration
- After your primary insurance has processed your claim, if there is a balance due, you must forward copies of your primary insurance company's EOB (Explanation of Benefits) and Itemized Bills to: Pearce Administration, PO Box 2407, Florence, South Carolina 29503. For claims assistance, please call 1-888-722-1668.

NOTE: *The claim must be submitted within 90 days from date of injury and the first expense must be incurred within 30 days from the date of injury.*

If you have any questions in regard to the Athletic insurance coverage, please contact Kelly Daniel or Fabrizio's, our Sport's Medicine/Training Facility. You will be receiving information regarding the Tiffin University Student Accident and Sickness Insurance Plan from the business office.

I acknowledge that I have read and understand the insurance process.

Parent/Guardian Signature _____ Student's Signature _____

Date _____