



# Fabrizio's

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July 27, 2009

Attn: Parents of Tiffin University Athletes

My name is Michelle Walker and I am the billing specialist for Fabrizio Chiropractic and Fabrehab Services. Our office is contracted with Tiffin University to assist the student athletes with any billing and insurance issues.

This letter is to explain, in detail, your students' insurance coverage through Pearce & Pearce Administration as a Tiffin University athlete. In the past, there has been some confusion regarding the \$500.00 deductible that is applied by Pearce & Pearce. This deductible is applied per injury. For example, if your athlete injures his/her knee in October, then injures the ankle in December, there would be a \$500.00 deductible for each injury. If you have a \$250.00 yearly deductible with your primary insurance, then you will also have the \$500.00 deductible with Pearce, for a total out of pocket of \$750.00. For a second injury then, of course, you would have already met your primary insurance deductible for the year, so there would be only the \$500.00 Pearce deductible as your responsibility.

If you have purchased the Pearce & Pearce Student Accident and Sickness policy, there is a maximum benefit paid per athletic injury of \$500.00. Therefore, if your student has the Pearce student policy, your \$500.00 deductible for an athletic injury will be absorbed by your students Accident and Illness policy. You may purchase the student policy and carry it as a secondary to your primary insurance if you so desire, and then also, the \$500.00 deductible per athletic injury would be absorbed by Pearce & Pearce. The price of the Pearce student policy is \$299.00 for the 2009/10 school year.

Your student athlete is expected to give all providers the correct insurance information so they can bill that insurance company. If they cannot bill the primary insurance correctly, Pearce will deny all claims. Also, the athlete must report all injuries to either an athletic trainer or to our office. There is a 90 day filing limit with Pearce on all athletic injuries and they require the date of injury and how the injury was sustained. Pearce also requires any treatment for an injury be received within 30 days of the injury date. It is crucial that your student athlete understands these requirements, so everything can move along smoothly. If these steps are not taken, the medical bills will fall on the student athletes' responsibility.

If you have any further questions regarding the student athlete insurance policy, please feel free to contact me at 419-448-5533.

Thank you,

Michelle Walker  
Billing Specialist  
Fabrizio Chiropractic and  
Fabrehab Services