

To: Parents/Guardians of Bryan College Intercollegiate Athletes

****Parents/Guardians/Policy Holders should retain this letter for future reference, until the completion of degree or upon student-athlete leaving Bryan College.**

Re: INSURANCE

Although we take every precaution available, accidents and injuries do occur. Medical bills may be incurred when the athlete is treated for bodily harm due to an accident or injury, whether it be locally, during a road trip, or by a regional healthcare provider.

The NCCAA/NAIA/AAC discourages any college or university from providing coverage or paying the bills for expenses related to illnesses or conditions that are not sustained as the direct result of an accident in an intercollegiate sports program. This includes pre-existing conditions and non-athletic injuries.

Primary Insurance: All athletes are required to have valid primary care insurance (BC/BS, Aetna, ACSA insurance-found on Bryan College athletics website, etc). The use of newsletter type insurances is **NOT** allowed. If you are unsure where your insurance fits in with all of this, please contact us. If your card says "this is not an insurance card"- we **DO NOT** accept it.

Insurance Coverage: The athletic insurance at Bryan College provides coverage for the student-athlete for accidents while participating in the play or official team practice of intercollegiate sports, including sponsored and authorized team travel.

Claim Procedures: All medical bills for the student-athlete incurred as the result of an accident in the intercollegiate sports program will be sent directly to your home address, unless the college has instructed the healthcare providers otherwise. In some cases the athletic department may get a copy of the bill, but in no case will the athletic department be the primary place for the bill incurred to be sent.

The Bryan College Athletic Insurance policy (Summit America) is considered to be the secondary insurance policy. Bryan College Department of Athletics will not be responsible for payment of any charges, deductibles or denied claim(s) charges for amounts less than \$750.00 per injury. All bills and/or claim(s) are the responsibility of the student-athlete, their parent(s) or guardian(s), and/or their primary insurance carrier, until they become eligible (i.e., claims exceeding \$750.00) to submit a claim(s) to Summit America. If the claim(s) is denied, the student-athlete and/or his or her parent(s) or guardian(s) remain the sole responsible party.

104 Week Limitation on Secondary Insurance Coverage: Bryan College Athletic Insurance Policy will pay for the excess of the "Necessary" medical treatment up to the "Usual" and "Customary" charges for such expense incurred within 104 weeks (2 years) from the initial date of the injury / illness / accident. The first expense must be incurred within sixty calendar days of the date of the injury / accident.

Policy and Procedure:

- A. Submit the claims incurred to your family/employer group coverage plan first. They will do one of the following:
 - 1. Honor the claim and pay all or a portion of the bills incurred.
 - 2. Not honor the claim and send you a letter of denial.

- B. **If a balance remains** after your family/employer group insurance plan has contributed towards the claim, **contact the medical provider or facility and be sure they have all the required medical information, including Summit America as a secondary insurance provider.** If you continue to have a problem collecting from Summit America, please contact the college's athletic department, attention intercollegiate sports medicine.

- C. If the claims incurred are not paid by the family/employer group insurance or claims are not large enough, the claim will be sent from the athletic department to our insurance carrier office for processing. If they need any additional information, please cooperate with them and they will process the claim as quickly as possible. It is in your best interest to have the claim settled promptly since all bills are incurred in your name.

Please note: If the primary family coverage is through HMO (Health Management Organization) or PPO (Preferred Provider Organization) you must follow the proper procedures required by your plan in order for the college's insurance to satisfactorily complete its portion of the claim. This is especially important if your plan requires pre-authorization to have your son/daughter treated if out of your plan's service area. It is the responsibility of the parent/guardian/policy holder, not Bryan College Department of Athletics, to ensure that any pre-authorization and/or notification of medical services provided is made known to the student-athlete's primary insurance provider. Below is Summit America's contact information. Please make sure that healthcare providers that service the student athlete's needs have this information on file to ensure prompt coverage/payment. If you have any questions regarding any item related to secondary insurance coverage, please feel free to contact the Bryan College Athletic Training Department (423-774-7562) or Melba Reed, Administrative Assistant to the Director of Athletics (423-775-7193).

Summit America Insurance Services
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