

CLAIM FILING PROCEDURE

1. The initial injury must be assessed by a Certified Athletic Trainer, who will assist with referrals to off-campus facilities, if necessary.
2. Any medical bills incurred must first be submitted, by the athlete, to their primary insurance Carrier.
3. Balances remaining after family coverage has processed, or denied, the claim will be considered by the College's Sports Accident Policy.
4. If a balance remains after family insurance has processed bill, or if the claim is denied, or if the athlete has no other family insurance, file a claim against the College's Sports Accident Policy as follows:
 - ◆ Obtain & complete a Sports Claim Form (available at the Athletic Training Facility or ACI'S web site).
 - ◆ Attach a copy of all **itemized bills** and the **Explanation of Benefits (EOB)** from your Carrier (or a copy of the denial letter) to the Claim Form.
 - ◆ Remember, the Certified Athletic Trainers are available to assist in the claim filing process, but, it is the athlete's responsibility to make sure that medical bills are filed properly and in a timely fashion. Make sure you respond to any correspondence from the Carrier.

SPORTS POLICY SUMMARY

BCS Insurance Company
Policy # BSA-00139

Maximum Benefit	...	\$ 75,000
Deductible	...	\$ 500.00
Benefit Period	...	2 Years
AD&D	...	\$10,000
COVERS:	HMO/PPO DENIAL CARDIAC EXPANDED MEDICAL	

Benefits Processed on an Excess Basis

SPORTS PREMIUM

Carleton College is **very** concerned about the NCAA athletes on campus. We have secured the following pricing for **varsity athletes** for an ICS plan that will pay 100% up to \$75,000 per injury:

\$399.00 – football, basketball, soccer and softball (when an athlete purchases two or more of these sports, all club sports will be covered.) Students must be covered and pay the additional premium per sport played.

\$199.00 – for all other sports

Carleton college students who are **not varsity sport athletes** but participate in the club sports, may purchase coverage for the following pricing:

\$399.00 – Equestrian, Field hockey, ice hockey, lacrosse, rugby, Nordic Skiing, Karate, Students must be covered and pay the additional premium per sport played.(up to a maximum of premiums for two sports, a third sport would be covered at no additional cost).

\$199.00 – all of club sports including Aikido, Karate and Tae Kwon Do

CLAIMS ADMINISTRATOR

Administrative Concepts, Inc.

994 Old Eagle School Road, Suite 1005
Wayne, PA 19087
1-888-293-9229

PLAN MANAGER

USI Affinity

Collegiate Insurance Resources

1-800-322-9901

CARLETON COLLEGE

2009-2010

DEPARTMENT OF ATHLETICS

INTERCOLLEGIATE SPORTS INJURY & INSURANCE

This is a general description of procedures that should be followed in the event medical expenses are incurred due to a sports injury.

GENERAL SUMMARY

Every student-athlete participating in intercollegiate or club sports at Carleton College must be covered under an Insurance policy that will cover sports related injuries. The insurance should cover medical expenses associated with an injury that is the direct result of an injury incurred during the supervised practice, play or travel related to an intercollegiate or club sports.

The Carleton Student Injury and Sickness plan will cover the sports related injuries up to a \$500.00 benefit if you are insured under that plan. If you should have an injury occur that requires medical attention outside the Athletic Training Facility, claims for reimbursement of medical expenses must first be submitted to your family insurance or the Carleton Student Injury and Sickness plan

It is the responsibility of the athlete to make sure all medical bills are filed within 30 days of the first treatment, as required by your family insurance coverage or the Student Health plan..

If a balance remains after your other insurance has processed the bill, or if the claim is denied, send a copy of all *itemized bills* and the *Explanation of Benefits (EOB)* from your insurance company, or a copy of the denial letter, to ACI, our Sports Policy Claims Administrator. Details regarding how to file a claim against the College's sports accident policy can be found toward the back of this brochure.

HMO COVERAGE

Many athletes are covered under HMO or other types of managed care plans and have special pre-approval and notification requirements in order for a claim to be considered for payment. It is the athlete's responsibility to know about these requirements and to comply as appropriate.

UNINSURED STUDENT-ATHLETES

Athletes with no family insurance should enroll in the voluntary Carleton Sports Policy for an additional premium. Enrollment online can be found at www.CIRstudenthealth.com

CLAIM PROVISIONS

It is standard procedure for most insurance policies, that the insurer be notified within 30 days that an injury has been incurred. Bills should be submitted to the carrier within 90 days from the date of service.

It is the athlete's responsibility to follow-up on requests for additional information from an insurer or claims administrator. Failure to communicate with the insurer can ultimately cause an otherwise coverable claim to be denied.

SPORTS POLICY DOESN'T COVER

- ❑ Injuries sustained prior to the athlete attending the College.
- ❑ Medical expenses incurred due to sickness or illness, unless it is a direct result of a covered injury.
- ❑ Injury not directly related to supervised and official practice, play or travel for the sport.

A complete list of provisions, benefits, exclusions and definitions can be found in the policy issued to the College. It is available for review in the Athletic Training Facility.

REQUIRED REPORTING

A number of required forms are located on the school's athletic website for parents / guardians of all incoming and returning athletes to complete, prior to the start of the athletic season. Failure to return the completed forms prior to the start of the academic year will result in the delay of an athlete's participation. This delay will continue until the forms are completed and returned to the Athletic Training Facility.

All athletes should carry medical insurance for non-sports medical situations that may arise. Please see a Certified Trainer with any questions.