



## Insurance Information

**All athletes must have insurance that will cover athletic-related injuries and accidents.**

**If your insurance does not cover athletic-related claims, you will be required to purchase general health insurance from Trinity.**

As a service to our student-athletes, Trinity International University provides a secondary insurance policy. This is strictly to cover accidental athletic injuries. **This secondary policy will only be applied to medical costs incurred for injuries sustained during a required TIU game or practice with the coach present.** This policy also requires that the injured athlete first make the claim under their primary medical insurance. Excess medical expenses, not covered by the primary insurance, may be submitted to the school's policy (subject to its limitations and conditions). Although we attempt to purchase the most comprehensive policy, this is not an all-inclusive policy.

### Insurance Guidelines

- ❑ Each student-athlete must have primary health insurance that covers athletic injuries and provide proof of this insurance before participating in TIU intercollegiate athletics.
- ❑ If the primary carrier is an HMO or a PPO, the athlete and parent must follow the proper procedures required by the plan.
- ❑ For student-athletes with an HMO as their primary insurance and do not live in the Chicagoland area, the Athletic Training Staff strongly recommends student-athletes either (a) change their primary care physician to one in the area or (b) purchase short-term insurance that allows the athlete to see physicians in the area.
- ❑ If your insurance will not cover injuries/accidents, you will be required to purchase student health insurance from Trinity that also covers accidents. To do this, call Human Resources at 847.317.7085.
- ❑ The Trinity Athletic Department provides excess or secondary coverage for athletes who suffer from an acute **accident** occurring while participating in official team practice or game of intercollegiate sports. **However, this procedure includes following the advice of the TIU Athletic Training Staff. Any medical bills incurred by a student-athlete without approval by the Athletic Training Staff shall be the sole responsibility of the student-athlete.**
- ❑ Trinity's secondary insurance will not cover the claim if the provisions of the HMO or PPO have not been met.

- ❑ An accident is an unexpected, sudden, definable, and an unforeseeable external event, which is the direct cause of bodily injury, independent of any illness, prior injury, or congenital predisposition.
- ❑ Trinity will not provide coverage for illnesses or conditions that are not the direct result of an accident in our intercollegiate sports program. **Exclusions include chronic conditions, overuse, sports braces, hernia, illness, preexisting conditions and nonintercollegiate sport injuries (such as injuries in intramurals, HPW classes, personal conditioning, nonsanctioned practices, recreational activity, and so on). Also injuries not notified to the Athletic Training Staff within fourteen days of onset will not be covered.**
- ❑ Failure to maintain a primary insurance policy will nullify the secondary insurance benefits. The financial responsibility will be solely of the athlete and his/her family. If the primary policy changes during the academic year, the student-athlete must notify the Athletic Training Department and submit a new card.

### **Insurance Claim Procedures**

- ❑ The student-athlete is responsible for reporting an accident or injury immediately to the athletic trainer. Proper documentation needs to be taken in order for insurance claims to be submitted. If the services of a physician are engaged without the athletic trainer's prior awareness, the student-athlete becomes solely responsible for any medical bills incurred.
- ❑ When an athlete is referred to a doctor or hospital for care, he or she must bring his or her primary insurance information.
- ❑ If any bills incurred are as the result of an accident in intercollegiate sports, it is the student-athlete's responsibility to see that they are sent to the right place. If bills have not been directly submitted to your primary carrier, you must make sure that this is done. You are responsible for accurately completing all paperwork as it relates to your primary insurance.
- ❑ Following receipt of the claim, your primary insurance plan will do one of two things:
  1. Honor the claim and pay all or part of the bills incurred.
  2. Not honor the claim and send you a letter of denial.
- ❑ If a balance remains after your primary insurance plan has contributed toward the claim, the explanation of payment or letter of denial from the insurance company and a copy of the itemized bills must be submitted to Trinity's athletic insurance coordinator. **(This is the athlete's and parent's responsibility.)**
- ❑ The Athletic Insurance Coordinator will submit the claim to the secondary insurance company for processing. They will review the claim and, within the limitations of Trinity's policy, will consider payment of the balance.
- ❑ Any balances that remain following payment or denial by the secondary insurance become the responsibility of the student-athlete and his or her parents/spouse.
- ❑ Secondary coverage is only in effect for the care and treatment of the injury in the fifty-two weeks following the date of injury.
- ❑ Please use the Athletic Handbook as a general summary of the insurance. The policy on file at the Athletic Department contains all of the provisions, limitations, exclusions, and qualifications of these insurance benefits, some of which may not be included in the handbook. If any discrepancy exists between the handbook and the policy, the policy will govern and control the payment of benefits.

**All athletic insurance questions should be directed to the athletic insurance coordinator, Jill Rokosik at [jrokosik@tiu.edu](mailto:jrokosik@tiu.edu) or 847.317.6486**