Coastal Carolina University
Athletic Training Department
Policy and Procedure Manual
Insurance Coverage
Revised/Reviewed 7/2011

All Coastal Carolina University student-athletes are REQUIRED to show proof of and maintain current primary medical insurance. The institution purchases an **excess or secondary** basic accident insurance policy through Mutual of Omaha. This policy covers medical expenses arising from athletic injuries up to a $75,000 limit in excess of any other available accident/health insurance (such as through your insurer). If a student-athlete does not have primary insurance coverage, then we can assist them in obtaining appropriate coverage at the expense of the student-athlete. It is important to understand that Medicaid/Medicare is **NOT** appropriate primary coverage. It is the responsibility of the policy holder to ensure that intercollegiate athletics is covered under their current policy as some insurance plans do not have this coverage available. The accident medical insurance we carry applies only to covered athletic injuries and is not a replacement for primary accident/health insurance. Covered injuries include accidents that occur during SUPERVISED athletic related activities including but not limited to; practices, games/competition, and travel to and from competition, and strength and conditioning sessions. Voluntary workouts, pick-up games, captains' practices, etc are examples of activities that fall outside the coverage area.

All student-athletes, student coaches, student managers, and cheerleaders carrying primary insurance must provide the school with either a card showing the policy in force or a front and back copy of the card to be kept on file by the institution. **If at any time this coverage expires during the school year, the athletic training department should be notified.** We know employment situations can change, and we need to know what coverage is in place in order to provide the best care to student-athletes and help manage the claims process efficiently. Our athletic trainers and/or coaches will carry all insurance information with them when teams and student-athletes travel.

Please note most primary insurance plans offered through employers have requirements for dependents over the age of 18, and it is important to comply with such requirements in order for coverage to continue to apply to your son/daughter. One requirement may be to provide a schedule proving that your student-athlete is a full-time student. If you are a member of an HMO or PPO, we recommend that you contact them and make sure you understand their policies with regard to dependent students who are going to school out of the network area. In some cases, the company will set up a "guest membership" for dependents in the area of temporary residence. If this is the case, you should attempt to have this set up for your student-athlete prior to their leaving for school. Failure to comply with requirements set forth by your primary insurance company can delay office visits, x-rays and other diagnostic testing as well as incur medical charges that would become the responsibility of student-athlete.

Our policy does have certain limits and may not pay all charges in full. We have established a ***NETWORK*** of physicians and facilities to provide medical services to all student-athletes while they are participating in intercollegiate athletics at Coastal Carolina University. ALL services (second opinions, physical therapy services, diagnostic testing, etc.) ***OUT-OF-NETWORK*** must be **APPROVED** by the **ATHLETIC TRAINING STAFF** in writing prior to date of service to be considered for payment. Without written approval all medical charges incurred due to **OUT-OF-NETWORK** visits will be responsibility of student-athlete.