



FURMAN UNIVERSITY SPORTSMEDICINE CENTER

IMPORTANT INSURANCE INFORMATION

Dear Parents:

Furman University provides an excess coverage policy for our intercollegiate athletes.

Incurred medical charges are to be filed with your insurance first. After your insurance carrier acts on the claim, the Furman University Secondary Insurance Policy will pay the balance of the charges not covered by your insurance carrier.

Regardless of your insurance situation, our program is designed to provide total payment on all injuries that occur as a result of participation in supervised athletic practices and competitions. It also covers travel to and from these events.

The following guidelines **must** be followed for coverage:

- 1) **The injury must occur in a supervised athletic practice or event.**
- 2) **The student-athlete must report the injury or condition to a member of the Sports Medicine staff within 30 days of the injury.**
- 3) **The medical referral must be authorized by a staff member of the Sports Medicine Dept.**
- 4) **All second opinions must be pre-approved by the Sports Medicine Dept. to qualify for coverage.**
- 5) **Injuries that occur outside the supervision of the Furman Athletic Department are not covered.**
- 6) **Inaccurate insurance information may result in a claim being denied.**

****If you do not have any health insurance on your student-athlete, we must have a written statement to that effect for our records.**

If your insurance carrier requires pre-certification, fill out and return the **Pre-Certification Form** with the enclosed **Athletic Insurance Enrollment Form**.

Please remember the **Student Insurance** policy offered through Furman University's Business Office does not cover intercollegiate athletic injuries. If you purchase this policy for your student, please do not file a claim for an intercollegiate athletic injury. This policy can only be utilized for non-athletic injuries.

In the event of an injury, the following steps are necessary in order for claims to be filed and paid in a timely manner:

- 1) **The provider of service will file a claim on your behalf, with your insurance company, from the information provided on the Athletic Insurance Enrollment Form.**
- 2) **Once the provider receives an Explanation of Benefits (EOB) from your insurance carrier explaining payment, denial, or application to deductible they will then file with the Furman University Secondary Insurance Policy.**

In order for your student-athlete to receive coverage and be allowed to participate in the Intercollegiate Athletic Program the enclosed forms must be completed and returned to our office.

If your insurance **changes in any way** during the year, please notify us **immediately, so your student-athlete's records can be up-dated.**

If you have any questions regarding our athletic insurance program, please contact:

Kathryn Smoke, Office Manager
Furman University Sportsmedicine Center
(864) 294-2130 Fax (864) 294-3590

Sincerely,

Elaine Baker, ATC, SCAT
Director of Sports Medicine/
Assoc. Athletic Director

Enclosures