

UTPA

Department of Intercollegiate Athletics



The University of Texas-Pan American

Athletics

Important Information on Athletic Insurance Coverage

****Parents Please Review****

This information has been compiled to give you a better understanding of your son/daughter's coverage while participating in intercollegiate athletics at The University of Texas-Pan American. It also contains helpful information regarding your family's primary HMO or PPO policy while your son/daughter is away at school. In the event that your son/daughter suffers an injury as a direct result of his/her participation in an official team athletic activity (practice, game, or travel), coverage of medical expenses incurred will be processed in the following order:

- 1. Student-Athlete's primary insurance policy (parents' policy)**
- 2. Athletic Department's secondary/excess insurance policy**
- 3. NCAA's catastrophic insurance plan (after \$75,000)**

1. Student-Athlete's Primary Insurance Policy: In the event that the student-athlete suffers an athletic injury during participation, medical expenses incurred will be processed **first** through the student-athlete's primary insurance policy. If your primary policy is an HMO or PPO, it is imperative that you **check with your insurance company regarding out of area/network coverage for your son/daughter while he/she is away at school**. Many companies can set your son/daughter up on a "student status", thereby extending their coverage from your home area to cover them while they are away at school. If not, there may be an additional rider available for purchase that will extend your son/daughter's coverage out of area. For HMO policies, check with your company regarding changing your son/daughter's Primary Care Physician (PCP) from a physician at home to one in the area where he/she will be attending school. If needed, the Athletic Training Staff can help with this selection. Both of these steps will prove invaluable when seeking care in the event of an illness or accident involving your son/daughter.

International Students: Please carefully review the terms, conditions, and restrictions of your travel and/or homeland policy in order to gain a thorough understanding of your out of country coverage. If you have any questions or are unsure of your coverage, contact your insurance representative. For helpful tips on what to look for, contact the Athletic Training Staff.

2. UTPA Athletic Department's Secondary/Excess Insurance Policy: Once expenses have been filed with the student-athlete's primary policy, remaining expenses are filed with the athletic department's secondary policy. Should the student-athlete not have insurance coverage through his/her family, the athletic policy then becomes the primary policy. Coverage will first be verified through the parents' employer. An Explanation of Benefits (EOB) or denial letter from the primary policy is required before a claim can be processed through the secondary athletic policy. The Athletic Training Staff will help coordinate the processing of claims between the two (or more) policies, the doctor's office, and the parents. It is therefore very important to bring any documentation received (EOB's, denial letters, medical bills, etc.) to the attention of the Athletic Training Staff as soon as they are received.

The Athletic Department's Secondary Excess Policy has a maximum benefit of \$75,000 per claim. The NCAA Catastrophic Insurance Plan picks up after this amount.

The Athletic Department's Secondary Excess Policy does **not** cover: illness of any sort, injuries that occur outside of official athletic participation, eye exams, glasses, or contacts, or dental work (unless as a direct result of an athletic injury to a sound and natural tooth). *Therefore, having a primary insurance policy for major medical coverage on your son or daughter is imperative.*

3. NCAA's Catastrophic Insurance Plan: This plan, sponsored by the NCAA, is in place to provide benefits to those student-athletes who sustain injuries in competition, practice, or team travel that results in irrecoverable loss of physical or mental capacity. This coverage is in excess to the athletic department policy's \$75,000 maximum benefit.

As much as athletic participation is a shared responsibility, so is the responsibility for providing adequate insurance coverage for your son or daughter. If you do not carry a primary policy through your employer which covers your son or daughter, you should seriously consider adding them to your policy or picking up a short term policy which covers major medical and injuries while away at school. The University's Athletic Policy does not cover illness, or accidents that occur in the dorms or off campus. It is important to note that even with the primary and secondary coverage, all involved plans may not always cover everything. As per University policy, our department cannot pay for any balances not covered by the applicable insurance policies. Your son/daughter therefore needs to be adequately covered. The student-athlete is still ultimately responsible for charges incurred on his/her behalf, therefore, it is extremely important to work closely with the Athletic Training Staff to coordinate coverage. Please call us if you need information on purchasing a short term insurance policy for your son/daughter. We should be able to provide information regarding several plans available to you at reduced cost.

We hope this information has been helpful as your son or daughter prepares for the upcoming season. If you have any questions at all regarding insurance coverage, please feel free to contact us in the Training Room at (956) 381-2233.

Sincerely,

A handwritten signature in black ink that reads "Jim Lancaster". The signature is written in a cursive, flowing style.

Jim Lancaster, MEd., ATC, LAT
Asst. A.D. for Sports Medicine
Head Athletic Trainer