INTERCOLLEGIATE ATHLETIC POLICY

No student-athlete shall be allowed to participate in any form of intercollegiate athletics (i.e. tryouts, practices, scrimmages and/or games) until they complete the Athletic Information Form and health screening. It is the sole responsibility of the student-athlete, as well as his or her parent(s) or guardian(s), to insure these items are completed PRIOR to participation.

STUDENT ATHLETE PACKET

Each student participating in intercollegiate athletics must complete a Medical History and physical prior to participation. These forms must be completed annually. These forms can be accessed on our website at [www.goredlands.com](http://www.goredlands.com). Click on Current Student Athletes, then click on Mandatory Participation Forms. Follow the directions to complete all information required for participation. Questions concerning the completion of the forms should be directed to athletictraining@redlands.edu

HEALTH SCREENING

A. All health screenings shall be completed from private or family physicians (MD or DO ONLY – NCAA requirement) prior to arrival on campus. All Student-Athletes must complete a physical regardless of athletic status (new or returning). All physicals must be dated no earlier than May 15, 2018, or they will not be accepted. If you have received a physical prior to May 15, request your physician to sign a current date prior to scheduling a new appointment.

B. All forms that must be completed by a physician (MD or DO) must be printed from the SportsWare link, completed, signed, and STAMPED by the completing physician or it WILL NOT be accepted.

C. Scan and upload completed physician forms to SportsWare. If you are unable to upload to SportsWare, email the paperwork to athletictraining@redlands.edu and it will be uploaded for you.

D. The University of Redlands will not be responsible for costs related to any physical, follow-up care, or medications prescribed and/or recommended during the health screening.

PROCEDURE TO FOLLOW IN CASE YOU ARE INJURED

A. All injuries should be reported to the athletic training staff first. The extent of the injury will be assessed and the appropriate course of action taken. If it is necessary for you to see a physician, you will be referred to the University Student Health Center or to one of the other local health care facilities.

B. If the student-athlete is covered by any other insurance policy, all claims and bills must be submitted to that insurance company FIRST, as the primary carrier.

C. Any amounts in excess of $2,500.00 and not covered by the primary insurance carrier must be itemized for our insurance company. This itemized statement (Explanation of Benefits), along with a claim form signed by the injured student-athlete (which can be obtained from the Head Athletic Trainer), will be submitted to our insurance company.
STUDENT INJURY AND SICKNESS INSURANCE PLAN

The Student Injury and Sickness Insurance Plan is optional for all students as a primary or secondary insurance to supplement and previous existing insurance. This policy provides benefits for injuries/illnesses sustained while participating in intercollegiate athletics and outside athletics, up to a maximum benefit of $2,500.00. The cost will be reflected on your Student Account bill in two payments and we encourage considering purchasing for the full year so proper coverage extends during non-traditional athletic season as well as the traditional time frame. If you have questions concerning the Student Injury and Sickness Insurance Plan, please contact the Office of Student Life at (909) 748-8053.

EXCESS SECONDARY MEDICAL INSURANCE PLAN

A. All bills and/or claims for injuries which occur as a direct result of participation in intercollegiate athletics at the University of Redlands are the sole responsibility of the injured student-athlete and his or her parent(s) or guardian(s).

B. To help the student-athlete and/or parent(s) or guardian(s) meet this responsibility, the University of Redlands, Department of Athletics provides a $90,000.00 Excess Secondary Medical Insurance Plan (for period 08/10/18 to 08/9/19). Such insurance is payable only in excess and is secondary to any expenses payable by all other valid and collectible insurance, and carries a deductible of $2,500.00 per incident. In addition to the $90,000.00 Excess coverage, the university is provided a Catastrophic Injury Policy sponsored by the NCAA, which provides medical, dental and rehabilitative expense benefits to the injured party. Both policies are provided for all student-athletes at no additional cost.

The Excess Secondary Medical Insurance Plan is a separate plan from the regular Student Injury and Sickness Insurance Plan which may be purchased through the University of Redlands. The Excess Secondary Medical Insurance Plan applies only to injuries which occur directly as a result of participation in intercollegiate athletics at the University of Redlands.

C. The University of Redlands, Department of Athletics will not be responsible for payment of any deductibles or denied claim(s) charges for amounts less than $2,500.00. All bills and/or claim(s) are the responsibility of the student-athlete, their parent(s) or guardian(s), and/or their primary insurance carrier, until they become eligible ($2,500.00 minimum) to submit a claim(s) to the Excess Secondary Medical Insurance Plan. If the claim(s) is denied, the student-athlete and/or his or her parent(s) or guardian(s) remain the sole responsible party.

D. In the case of a student-athlete who is covered by an HMO Health Plan and must be treated at a specific facility, it is the responsibility of the student-athlete to make the athletic training staff aware of his or her need to be treated at the specific facility.

E. The University of Redlands Athletic Department recommends that you evaluate your private insurance policy, especially if you have an HMO or out of area medical plan. Many times with these medical plans, quick and efficient medical referrals for the student-athlete are limited and may affect timely medical care that will allow the student-athlete to return to participation. Purchasing the optional Student Injury and Sickness Insurance Plan as a secondary insurance plan can, in many cases, provide an alternative option to obtain medical referrals to local health care providers, thereby avoiding travel home expenses or delays in medical care. Details of the optional Student Injury and Sickness Insurance Plan are explained above.

F. Written notice of injury/claim(s) must be submitted to the Excess insurance company within 30 days from the date of injury. It is the sole responsibility of the injured student-athlete to contact the
Head Athletic Trainer and complete the necessary notification form.

Please realize that any pre-existing weaknesses or injuries are NOT covered by the *Excess Secondary Medical Insurance Plan*, nor does the university hold any responsibility toward those pre-existing weaknesses or injuries. Other items not covered by the *Excess Secondary Medical Insurance Plan*, or the university, include orthodontic devices, dental appliances, eyeglasses and/or contact lenses, braces for pre-existing weaknesses or injuries, etc.

**PROCEDURE TO FOLLOW FOR FILING CLAIM(S) AFTER AN INJURY**

1. **AFTER** receiving a REFERAL to a hospital or medical specialist from the University of Redlands ATHLETIC TRAINING STAFF or Student Health Center, a COPY of the SECONDARY INSURANCE PROVIDER LETTER should accompany you, the student-athlete, to your appointment.

2. **ALL** claim(s), no matter the amount, must first be submitted to either the student's private insurance company or the Student Injury and Sickness Insurance Plan.

3. Upon your insurance company's review of the claim(s), you should receive at least one of the following items:
   
   A. Explanation of Benefits - a statement which lists the amount of the payment they have made and its explanation.
   B. Letter of Denial - an explanation or reason for them not paying the claim(s).
   C. A Check – for payment of the claim(s). Please forward all payments you receive to the appropriate health care providers.

4. After the claim(s) has been submitted and acted upon in some manner by the student-athlete's primary insurance carrier, and the claim(s) is in excess of $2,500.00; you may forward them to the University of Redlands Athletic Training Department, and any excess balances may be filed with the *Excess Secondary Medical Insurance Plan*. Also, please forward a copy of all correspondence regarding your claim(s) (explanation of benefits, letters of denial, canceled checks, etc.) to the University of Redlands Athletic Training Department.

**Please Remember:**

1. All claim(s) must first be submitted to the private insurance company as the primary carrier.
2. Keep a copy of all your insurance correspondence.
3. Forward all checks directly to the named health care provider.
4. Financial responsibility lies with YOU - we are willing to assist in any way possible, but ultimately the responsibility is yours.
5. Failure to report the injury to the appropriate source (athletic trainer) within 30 days from the date of the injury will forfeit the student-athlete's privilege to use the *Excess Secondary Medical Insurance Plan*.

**REMEMBER --- FINANCIAL RESPONSIBILITY LIES WITH THE STUDENT-ATHLETE AND HIS OR HER PARENT(S) OR GUARDIAN(S). IT IS YOUR CREDIT RATING THAT WILL BE JEOPARDIZED IF ALL CLAIMS ARE NOT PROCESSED CORRECTLY AND IMMEDIATELY.** It is the student-athlete's responsibility to provide all claims, statements, information, etc., to the University of Redlands Head Athletic Trainer so claims may be processed. Otherwise, we cannot assist you and the expense is yours.