



Important Information

As your son or daughter prepares to participate in athletics at Elon University, it is important that you are familiar with the athletics injury insurance package that the school provides. A description of the coverage that Elon provides is listed below. Also enclosed with this letter is a parent form which requests important information on you and your child, information on the parent(s)/guardian(s) personal and/or family health insurance policy(ies) and prescription drug coverage information, if applicable. FAILURE TO PROVIDE THE REQUESTED INFORMATION COULD RESULT IN THE VOIDING OF INSURANCE COVERAGE PROVIDED BY ELON UNIVERSITY.

In the event of an injury, it is important that the student reports directly to a staff athletic trainer so that medical treatment can be initiated. If further medical referral is necessary, an insurance claim form must be filled out. Our insurance consultant will not process any bills without a completed claim form on file in their office. Only the staff athletic trainers can complete this form. In the event of a serious injury and the athletic trainer cannot be located, the student should report to an emergency facility. However, it is still necessary to complete a claim form as soon as possible.

The insurance coverage provided by Elon is a zero dollar deductible excess policy, which addresses accidents or injuries during athletics competition. The insurance package at Elon is designed to respond to any expenses not covered by the parent(s) or guardian(s) family health insurance policy, providing the accident/injury occurs during, or is a direct result of a supervised practice with a coach or his representative present, and/or intercollegiate competition. The policy offered by Elon has the following limitations:

- a) For injuries classified by a physician as a condition (tendonitis, bursitis, or injuries that are gradual in onset) the coverage limit is \$250.00.
- b) There is a \$500.00 limit for physical therapy services.
- c) There is a HMO/PPO limit of \$250.00 for out of network/unauthorized visits. The enclosed parent information form has a place to indicate if you have a HMO/PPO policy. We ask that you provide a telephone number to request authorization should it be necessary.
- d) Pre-existing or genetic problems will not be covered by Elon's plan.

Lastly, the Elon University Athletics Department reserves the right to void coverage should the student not report the injury in a timely manner or if the student selects a physician (except in the case of an emergency) not approved by the Athletics Department in advance. Together these two policies (the parent's coverage and Elon's coverage) are designed to cover the cost of medical coverage as a result of an injury during intercollegiate participation. However, gaps do exist. **Payment of these balances is the responsibility of the parent or guardian.**

Any medical bill for services rendered will be sent to the parents/guardian. It is the responsibility of the parents/guardian to file them with their health insurance company. Once a claim form is on file in the office of Elon's insurance agent, they will contact the parents/guardian. Elon's insurance agent will request two items from the parent/guardian: 1) An itemized bill from the doctor or hospital, and 2) A copy of the explanation of benefits form from the parent(s)/guardian(s) health insurance company. Only when Elon's insurance agent receives these two items, will they pay the outstanding portion of a covered accident or injury. It is important that both the parents and student understand what is expected of them should an injury occur.

Please return all requested materials in the pre-addressed, postage paid envelope provided but keep this letter with your important papers for referral. If you have any questions or are unsure of what you should do, you can call or email me.

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