MEDICAL INSURANCE INFORMATION 2011-2012
(INTERCOLLEGIATE ATHLETES)
****Parents download and keep this information on-file****

The purpose of this letter is to clarify the current policy regarding insurance coverage for students at Catawba College. All students **must have** personal medical insurance and/or be covered under their parents'/guardians' policy. Remember to **download** and **complete fully** the Medical Insurance Information Sheet and **return** it to my office. The form can be found under the Athlete Medical Forms section at this current website. This form must be on-file with the athletic training department **PRIOR** to your son or daughter's first team function. NO athlete is eligible to participate in any intercollegiate athletic activity until this form is completed and returned to us. It is also REQUIRED that a photocopy of your primary insurance card be attached to the form (front and back side of the card). Failure to complete this requirement will make all medical bills your financial responsibility. You must complete this form and return it even if you *do not* carry primary insurance on your son/daughter.

IMPORTANT FACTS:

1. CATAWBA COLLEGE ATHLETIC INJURY POLICY – this policy is purchased by the Catawba College Athletic Department and functions as a SECONDARY/EXCESS policy. This means that any payments towards medical bills are **AFTER** you have submitted medical bills for payment to your personal (Primary) insurance company. The Catawba College Athletic Injury Policy does have exclusions and limitations and only covers the reasonable and customary charges. **There is NO coverage for injuries found to be PRE-EXISTING**. Every attempt will be made to use in-network providers for those athletes with primary HMO or PPO insurance plans. It is recommended that if you have an HMO/PPO plan that your secure "guest privileges" for our local providers noted below. The Athletic Injury Policy is administered through First Agency, Inc. of Kalamazoo, Michigan (Policy # 324-128-E82-P).

The Catawba College Athletic Insurance Policy only helps cover injuries/conditions that occur during **organized** and **supervised** varsity athletic activity. The insurance company representing Catawba College will investigate the lack of primary coverage prior to making any payments for medical services rendered. This policy can function as secondary coverage for athletic injuries only after NO PROOF of primary coverage under a parent or guardian's policy is confirmed and the student-athlete has purchased the Student Health & Accident Policy (United Healthcare Policy #2011-926-2). Information on *"How to File an Intercollegiate Sports Injury Claim*" can be found under the Medical Forms section at WWW.GOCATAWBAINDIANS.COM.

2. *STUDENT HEALTH & ACCIDENT POLICY* - this policy (United Healthcare Policy # 2011-926-2) can be purchased by students enrolled at Catawba College. The purchase of the policy **is required** for those students who show **NO** proof of coverage under a parent/guardian policy. *This policy must be purchased by all foreign students as well.* This policy provides coverage for those injuries and illnesses that occur in the dormitory, classroom, recreational play and intramural activity etc. This policy is highly recommended for those students with an out of state address. It is also recommended that students with an HMO or PPO policy secure *"Guest Privileges"* prior to their arrival campus.

3. *CHANGE of INSURANCE COVERAGE* - should your personal insurance change during the course of the academic year, it is ***YOUR RESPONSIBILITY*** to ***NOTIFY*** the Catawba College Athletic Training Department and the Student Health Center. **Failure** to report health insurance coverage changes will result in you being responsible for **any** and **all** medical bills incurred by your son/daughter.

4. *Insurance Company Addresses:*

First Agency Inc.
5071 West H Avenue
Kalamazoo, MI 49009-8501
269-381-6630

United Healthcare Student Resources
P.O. Box 809025
Dallas, TX 75380-9025
1-800-767-0700

5. ***MEDICAL PROVIDERS*** - the following providers are the medical professionals that service/cover Catawba College Athletics. Please check your insurance plan to see if they are on your list of providers. You may be able to add them or access "guest privileges" to them through your current insurance plan – check with your insurance agent or provider.

Comadoll, Watts, Latimer, Ginn & Ellison Orthopedics
1035 Lincolnton Road
Salisbury, NC 28144
(704) 216-5633
Dr. James Comadoll (Team Physician/Orthopedist)
Dr. Harrison Latimer (Associate Team Physician/Orthopedist)
Dr. Boyd Watts
Dr. Scott Ellison
Dr. Bill Mason
Dr. Adam Ginn

RoMedical Center
(Urgent Care)
1035 Lincolnton Road
Salisbury, NC 28144
(704)603-1321

Trinity Medical Care
1509 East Innes St. Suite B
Salisbury, NC 28146
Dr. Tim Dagenhart
Jeff Taylor, PA
(704) 738-2245

Rowan Dental Associates
John Keadle, DDS
480 Jake Alexander Blvd.
Salisbury, NC 28144
(704) 639-1330

Sports Medicine & Injury Center
5641 Poplar Tent Road Suite 102
Concord, NC 28027
(704) 782-4878
Dr. Kevin Burroughs (Sports Medicine Team Physician)
Dr. Kate Walker

Medicine Shoppe Pharmacy
1357 West Innes St.
Salisbury, NC 28144
(704) 637-6120

Dan Burks, PT, ATC
Burks Physical Therapy
145 Dove Lane
Salisbury, NC 28147
(704) 202-1069

****PLEASE READ****

EXCLUSIONS PER THE ATHLETIC INSURANCE POLICY:

a. Athletic activity that is **NOT** directly organized or supervised by the coaching staff.
b. Any kind of free-play/intramurals, 'captain's practices', "on your own activity", fighting and rough-housing.
c. Individual weight-lifting and/or conditioning sessions as well as summer camp employment and summer workouts.
d. Any injury determined to be pre-existing by either the Catawba College Athletic Training Staff, or by a referred medical provider or the contracted insurance company after a review of medical records.
e. Certain prescription and non-prescription medications along with "playing braces/supports". Rehabilitation braces prescribed may have some limited coverage but this is **not** always guaranteed.
f. Electro/Bio-mechanical devices for treatment as determined by the policy.
g. Injuries that occur while suspended from varsity athletic participation or after athletic eligibility has expired.
h. ANY UNAUTHORIZED REFERRALS/SECOND OPINIONS **without prior approval** in writing from the Head Athletic Trainer. Please read the policy for *"Athletic Health Insurance Coverage per Off-Campus Care"* found under the Medical Forms section at WWW.GOCATAWBAINDIANS.COM.
i. Sickness/illness, hernias and conditions (asthma/allergies/cardio-respiratory/ADD or ADHD) are not covered.
j. Any medical bills incurred for an injury reported to the athletic training department after 30 days has elapsed from either withdrawal from an athletic team, withdrawal from Catawba college, graduation or completing athletic eligibility. These bills will not be covered by the Catawba College Athletic Insurance and become the responsibility of the student-athlete.

If you have any questions or concerns regarding athletic health insurance coverage please contact:
Bob Casmus, M.S., ATC, LAT
Head Athletic Trainer
(704) 637-4350
E-mail: BCASMUS@CATAWBA.EDU.