

CATAWBA COLLEGE SECONDARY INSURANCE POLICY for 2015-16

****PLEASE READ****

THESE ARE THE NOTABLE EXCLUSIONS CONTAINED IN THE SECONDARY ATHLETIC INSURANCE POLICY AND/OR ARE THE POLICIES & PROCEDURES OF THE CATAWBA COLLEGE ATHLETIC DEPARTMENT AND THE CATAWBA COLLEGE ATHLETIC TRAINING DEPARTMENT

1. Athletic activity that is **NOT** directly organized and supervised by the coaching staff is not covered by the Catawba College secondary athletic insurance and this will include any kind of free-play/intramurals, ‘captain’s practices’, “on your own activity”, fighting and rough-housing.
2. There are no benefits covered or allowed for items such as physical conditioning, strength training, exercise prescriptions and “personal training services”. These are not recognized as covered services under the athletic accident insurance policy for Catawba College. Student-athletes can choose to still use their own primary insurance policies as covered by parents or guardians to secure such services. However, the Catawba College athletic insurance policy **DOES NOT COVER** any related excess medical bills they incur from such services. Individual weight-lifting and/or conditioning sessions as well as summer camp employment and non-supervised summer workouts are **NOT** covered under the Catawba College secondary athletic insurance policy.
3. 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.
4. 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.
5. Electro/Bio-mechanical devices for treatment and rehabilitation as determined by the policy.
6. Injuries that occur while suspended from varsity athletic participation or after athletic eligibility has expired.
7. **ANY UNAUTHORIZED REFERRALS/SECOND OPINIONS** *including out-patient physical therapy 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.
8. Sickness/illness, hernias and conditions (asthma/allergies/cardio-respiratory/ADD or ADHD), any procedures (surgical or otherwise) that are deemed *experimental* may not be covered.
9. 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.
10. Benefits for **outpatient physical therapy** services will require a written referral from Head Athletic Trainer to the outpatient facility. A copy must also be sent to AG Administrators before any payments can be made. Any referral must include the number of permissible visits that a patient may receive. It is recommended that student-athletes and our office receive the written referrals for outpatient physical therapy services prior to scheduling appointments. Athletes who seek such services for outpatient physical therapy while home over holidays and school breaks should seek and obtain their written referrals prior to leaving campus.
11. Student-Athletes whose primary insurance is **denied or is deemed as “out of network”** for elective surgical procedures (ex. ACL reconstruction, arthroscopic procedures etc.) Student-Athletes whose primary insurance is denied or is deemed as “out of network” for elective surgical procedures (ex. ACL reconstruction, arthroscopic procedures etc.) and/or requiring long term care or rehabilitation (ex. Season ending injuries) will need to use their primary insurance and be required to seek an “in-network provider” whenever feasible. This may even necessitate that the student-athlete return home for the required medical procedure as needed under their parents’ or guardians’ primary health insurance policy.
12. As a reminder, any coverage provided by the athletic accident policy is only for accidental injuries and any treatment must be medically necessary and under the direction of a properly licensed provider acting within the scope of his/her license. For any covered treatment, if the number of usual & customary visits is exceeded, coverage is not guaranteed. A prescription or letter of medical necessity from a physician is required to review your claim. Review of your claim does not guarantee payment. This last item is not a change but a further clarification of procedures. It is recommended that you share this information with the patients and local outpatient physical therapy providers in your area.