

TO: PARENTS OF NORTHWOOD UNIVERSITY ATHLETES

We are extremely pleased to have your son/daughter as a student at Northwood University. We hope that he/she will achieve academic, social, and athletic success.

Each student athlete is required to have a physical examination prior to any participation in an intercollegiate sport. The final decision on physical qualifications or reason for rejection is the responsibility of the physician performing the exam. The team physician and/or the athletic trainer will make the decision as to when an athlete may return to competition after an injury.

INJURIES – MEDICAL BILLS – INSURANCE COVERAGE – CLAIMS:

Although we take every precaution available, accidents, and injuries do occur. Medical bills may be incurred when the athlete is treated for bodily harm due to an accident or injury.

We strongly encourage all athletes to have medical insurance coverage, either independently or under parents' plans.

Insurance Coverage: The athletic accident insurance at Northwood University provides secondary coverage for your son/daughter for accidents/injuries incurred while participating in the play or official team practice of intercollegiate sports, including authorized team travel. This plan is not comprehensive and is limited in regard to dental treatments, illnesses, sicknesses, and pre-existing conditions.

Claim Procedure: All medical bills for your son/daughter incurred as the result of an accident in the intercollegiate sports program will be sent directly to your home address, unless the university or student has instructed the medical vendors otherwise.

- A) Submit the bills that are incurred to your family or employer group insurance first. They will do one of the following:
1. Honor the claim and pay all or a portion of the bills incurred.
 2. Not honor the claim and send you a letter of denial (Explanation of Benefits). An example might be that the physician was seen "out-of-network", or that your son/daughter is no longer part of your group policy after attaining a certain age.
- B) If there remains a balance after your family/employer group insurance or plan has contributed towards the claim, the student should bring copies of the itemized bills and Explanation of Benefits directly to the Athletic Training staff.
- C) If the bills incurred are not paid by the family/employer group insurance or plan, the claim will be sent from the athletic department to our insurance carrier office for processing and payment. It is in your best interest to have the claim settled promptly since all the bills incurred are in your name.

Please note: If the primary family coverage is through an HMO or PPO, you must follow the proper procedures required by your plan in order for the university's insurance to satisfactorily complete its portion of the claim. This is especially important if your plan requires pre-authorization to have your son/daughter treated if out of your plan's service area.

** Parents should retain this letter for future reference. In addition, we ask that you have your son/daughter provide the athletic training staff with a copy of your primary health insurance card. Your cooperation in this matter is important and will help minimize any delays in attaining coverage of your son's/daughter's claims.