

***Saint Mary's College Athletic Department  
Insurance Coverage Policy***

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Saint Mary's College provides secondary insurance coverage for injuries athletes might incur while participating in an intercollegiate athletic season. The policy is carried to assist with the remaining portion of medical bills after the athlete's primary insurance carrier has made its payment.

Saint Mary's College does not pay out of pocket for a medical claim. If the secondary medical coverage does not cover an expense, the athlete is responsible for the outstanding balance. If the athlete is denied a claim, they may appeal the denial by the process that the insurance company sets forth. This may entail obtaining documents and assistance from the college's athletic department.

Following an athletic related injury, healthcare bills will be filed with the athlete's primary insurance company. Once the primary insurance company has issued payment to the provider, the remaining balance can be submitted to the secondary insurance company for payment through the college's athletic department. The secondary insurance company will not issue any payments until the primary insurance company is finished with the claim.

In the event that your daughter has an athletic injury and healthcare bills are issued, you should forward the outstanding bills along with the explanation of benefits (EOB) from the primary insurance company to:

Ashley Steffey – Head Athletic Trainer  
Saint Mary's College  
Angela Athletic & Wellness Complex  
Notre Dame, IN 46556

Once the Department of Athletics has the paperwork in hand and on file the claim will then be processed through 1<sup>st</sup> Agency. The athletic insurance is subject to the following limitations:

1. Only an injury sustained during a game or supervised practice will be covered. Injuries not considered accidents, such as overuse injuries may not be covered under our existing policy.
2. The policy does not cover any preventive or protective equipment even if prescribed by a physician. (Examples are, but not limited to: knee braces, ankle braces, wrist splints, or mouth guards.)
3. Medical expenses will only be covered if the team physician refers the athlete. Non-referred medical visits or expenses will not be covered by this policy and as such, will be considered your responsibility.

During the course of the year, should an athlete's insurance coverage change, the Athletic Training Department must be notified immediately.

**Parent's signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Athlete's signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_