



STATEMENT OF GORDON COLLEGE ATHLETIC INSURANCE

We are extremely pleased to have your son/daughter as a student-athlete at Gordon College and 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 any intercollegiate sport. The final decision on physical qualifications or reason of rejection is the responsibility of the head coach and athletic director. The head coach and athletic director also make the decision on when an athlete may return to competition after a previous injury.

Please note, all Gordon College student-athletes must provide evidence of insurance that includes coverage for athletically-related injuries. This is a pre-requisite for practice and competition. No student will be allowed to participate in any way until such evidence of current insurance coverage is on file with the Gordon College department of athletics. The attached STUDENT INFORMATION form, AUTHORIZATION TO RELEASE INFORMATION form, and an insurance card, or photocopy of both sides, must be on file before a student can participate.

ONE FIRM STATEMENT:	The NJCAA discourages any College from providing coverage or paying the bills incurred for expenses related to illnesses or conditions which are not sustained as a direct result of an accident in our intercollegiate sports program. (Preexisting conditions and non-athletic injuries are not covered.)
INSURANCE COVERAGE:	The athletic accident insurance at Gordon College provides secondary coverage for your son/daughter for accidents while participating in the play or official team practice of intercollegiate sports, including sponsored and authorized team travel.
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 son/daughter or to your home address. In some cases the College may receive a copy of the bill, but in no case will the College be the primary place for the bill incurred to be sent.



SUBMITTING CLAIMS PROCEDURES

Accidents do occur and we attempt to provide our athletes with the very best possible care. Medical bills may be incurred when the athlete is treated for bodily injury due to an accident, whether it be locally, during a road trip, or by a medical vendor in his or her own home area. The following steps should be followed to insure claims are settled as quickly as possible.

Submit the bills incurred to your family, employer group insurance, or plan administrator first.

A They will do one of two things.

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. An example might be that your son/daughter is no longer part of your group policy after attaining the age of twenty-three.

B If there remains a balance after your family, employer group insurance, or plan administrator has contributed towards the claim, send the claim sheet from the insurance company and a copy of the itemized bills incurred to the Department of Athletics at Gordon College.

C If you receive a letter of denial from your family, employer group insurance, or plan administrator, send the letter of denial and a copy of the bills incurred to the Department of Athletics at Gordon College.

If no coverage is available, a letter from your employer with verification will be necessary.

D If the bills incurred are not paid by the family, employer group insurance, or plan administrator the claim will be sent from the Risk Management and Benefits Department to our insurance carrier office which is in Kalamazoo, Michigan for processing. If they need any additional information, please cooperate with them and they will process the claim in the least amount of time. **It is in your best interest to have the claim settled promptly since all of the bills incurred are in your name.**

PLEASE NOTE: If the primary family coverage is through an **HMO (Health Maintenance Organization)** or **PPO (Preferred Provider Organization)** you must follow the proper procedures required by your plan in order for the College'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.