



Dear Student Athlete and/or Parent of a Lynchburg College Intercollegiate Student Athlete:

We are extremely pleased to have your son/daughter as a student-athlete at Lynchburg 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 for rejection is the responsibility of the team physician or the Director of Athletic Training Services. The Team Physician or Director of Athletic Training Services also makes the decision on when an athlete may return to competition after a previous injury.

Accidents do occur and we attempt to provide our athletes with the very best possible care. Medical bills are incurred when the athlete is treated, whether it be locally, during a road trip, or by a medical vendor in his/her own home area.

One Firm Statements: 1) Each Lynchburg College Intercollegiate Student Athlete is required to have primary health insurance in order to participate in intercollegiate athletics. Student Athletes must have valid health insurance throughout the traditional and non-traditional intercollegiate practice and competition seasons.

Excessive (Secondary) Intercollegiate Athletic Insurance Coverage: Lynchburg College provides excessive intercollegiate athletic insurance described as the following:

- HMO (Health Maintenance Organization) or PPO (Preferred Provider Organization) – For the parents to have payable coverage on their son or daughter, when a member of these organizations, they must use the authorized medical vendors from the list provided to them. Your coverage through Lynchburg College Intercollegiate athletics is EXCESS coverage and does contain an exclusion for those bills incurred that were “payable” by the family health insurance plan. If parents or students choose not to use the authorized medical vendors of their plan, they should be aware that Lynchburg College Intercollegiate athletic insurance coverage will **not** be able to pay the bills incurred that would have been honored had they used the proper vendors or procedures.

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, unless the college has instructed the medical vendors otherwise. In some cases the athletic department may get a copy of the bill, but in no case will the athletic department be the primary place for the bill incurred to be sent.

- A. Submit the bills incurred to your family, employer group coverage or plan first. 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 has contributed towards the claim, send the claim sheet from the insurance company and a copy of the itemized bills incurred to James May, Director of Training Services at Lynchburg College.

If you received a letter of denial from your family, employer group insurance or plan administrator, then send the letter of denial and a copy of the bills incurred to the college's athletic department. If no coverage, a letter from your employer with verification will be necessary.

- C. If the bills incurred and not paid by the family, employer group insurance or plan are large enough, the claim will be sent from the athletic 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 possible amount of time. It is in your best interest to have the claim settled promptly since all the bills incurred are in your name.

Sincerely,

Dr. Jack M. Toms
Director of Athletics

James May, MS, ATC
Director of Athletic Training Services

