

ISU Student Athletes:

The ISU athletic department purchases a secondary insurance policy to cover medical costs of injuries sustained by the student athlete that are a result from scheduled practice, competition, or during official travel to and from scheduled competition. This is an **EXCESS or SECONDARY** policy and will only cover medical costs after your primary insurance has been billed and processed.

To facilitate the processing of claims, you must complete the [Student Athlete Insurance Information Form](#) on an annual basis. Failure to complete and return the form by the request date will jeopardize your eligibility for athletic competition.

Some of the items the athletic injury insurance **policy does not cover include:**

- illness and prescriptions not directly related to an athletic injury,
- self inflicted injuries incurred during practice, competition, or official travel to competition,
- injuries sustained outside of supervised practice, competition, or official travel to competition
- injuries that are pre-existing to participation in the ISU athletic program

For the ISU athletic excess injury insurance policy to cover your injury, you must immediately report all athletic injuries to an ISU Certified Athletic Trainer. Student athletes must seek medical care and treatment within 90 days of a covered accident to be eligible for benefits. Coverage period for all claims is two years from the date of injury. All treatment and therapy outside of the ISU training room must be coordinated through and have a referral from an ISU Certified Athletic Trainer. If you are injured due to athletic participation you must see an athletic trainer **BEFORE** you seek any medical attention. An athletic injury report must be completed for athletic injury insurance to consider the claim.

If you are sent to a medical provider, it is your responsibility to:

- Make sure the provider files claims with your primary and secondary insurance company.
- Turn in all bills received from the medical providers and any information from insurance companies to the Athletic Administration Department or one of the Certified Trainers.
- Check with Crystal Ross, Student Health Insurance Coordinator to inquire about status of your claim at 282-2972.

No one other than a Certified Athletic Trainer can refer you to ANY provider. (A doctor can't send you to physical therapy without approval first. A coach can't send you to a doctor.) We are willing to advise you through this process, but the responsibility for the payment of all bills and the resolution of all claims rests with you. Failure to follow the above procedures could result in your account being turned over for collection. Any bills that are not brought to the attention of the athletic trainer will be the responsibility of the student.