

Dear Parent/Student Athlete:

Athletes competing in intercollegiate athletics assume risk of injury. Athletic accident insurance is provided by our institution for the benefit of our student-athletes and provides **secondary insurance** for your son/daughter for **injuries** occurring while participating in an authorized practice or game. We provide this coverage as a **secondary insurance policy only**. **Please note that this is an injury only policy and will not apply to non-injury related medical expenses.**

All athletic injuries must be reported to the athlete's athletic trainer. Subsequent care will be coordinated by the Missouri S&T sports medicine team. If the athlete seeks medical attention on their own without notification or evaluation by our sports medicine team, expenses may not be covered by the secondary insurance. Similarly, if the athlete chooses a service, procedure or provider that is out of network and not covered by their primary insurance, the secondary insurance may not apply and the medical expenses incurred in this situation may be the sole responsibility of the athlete.

Please notify your health insurance company that you have a dependent child who is enrolled at the Missouri S&T in Rolla, MO and ask if there is anything you need to submit to them so your dependent is covered outside of your area such as requesting a temporary guest membership for an HMO policy.

Please submit a copy of the front and back of your insurance card to Student Health Services either by mail at 910 W. 10th St, Rolla, MO 65409 or by email at mstshs@mst.edu or by fax at 573-341-6967. Athletes are responsible for keeping insurance information current.

In the event of a covered injury, claims will be filed first with your insurance company, as it is the primary insurance that provides coverage to your son/daughter. After the primary insurance has paid all available benefits, the University's secondary insurance claims adjustor (NAHGA) will consider for payment any remaining deductible and copay amounts up to the limitations of the policy. It is important that you forward any billing statements, explanation of benefit letters (EOB) and receipts for any payments you have made to the Patient Accounts Representative at Student Health either by mail at 910 W. 10th St, Rolla, MO 65409 or by email at mstshs@mst.edu or by fax at 573-341-6967 as soon as possible. Any delay in sending this information could result in your athlete's account processing being delayed and possibly being turned over to collections by the provider

Any payments received by you for an athlete's injury **must** be applied to the student-athlete's bill. **To do otherwise is a violation of NCAA rules and may declare your son/daughter ineligible for athletic participation.**

If you have any questions or concerns, please feel free to contact the Patient Accounts Representative at 573-341-4284.

Athlete signature: _____ Date: _____