

TO: Christian Brothers University Student-Athletes and Their Parents
FROM: Mr. Joe Nadicksbernd, Director of Athletics
DATE: June 15, 2011
SUBJECT: Insurance for the Upcoming Academic Year

Christian Brothers University provides secondary accidental medical coverage for student-athletes, student-coaches, and student-managers for athletically-related injuries and travel. However, coverage is subject to specific policy terms and conditions including certain restrictions and exclusions of which you should be aware. For further information about the insurance coverage provided through Christian Brothers University, please contact Scott Lambert (901) 321-3263 for a detailed benefit summary. Please note that **Christian Brothers University assumes no responsibility whatsoever for any uninsured expenses (primary or secondary)** regardless of the reason. **The Christian Brothers University athletics secondary insurance policy covers one half of charges applied to the deductible by your primary insurance company for covered athletics claims. Our plan will pay/reimburse co-pays and covers family portions after the deductible has been met.**

We strictly require that all students who choose to participate in athletics have coverage through a primary health insurer including a minimum of \$100,000 in coverage for sports injuries, network providers in Memphis to expedite care, and evacuation and repatriation benefits for international citizens. These requirements help to avoid possible, significant out-of-pocket expenses to the family in the event of an injury or accident. Failure to comply with these policies could cause your child not to be covered by the school athletic policy, emergency travel home at the family's expense, or removal from participation until the situation is remedied. Injuries must be reported to the athletic trainers and head coach in a reasonable time frame after occurrences for claim filing and disposition prior to a physician visit unless the care is delivered in an emergency room. Physical Therapy services shall be performed on campus unless you have prior approval and a co-referral from the athletics department. It is **your** responsibility to make certain bills are submitted to school for claim processing within fifteen months.

The following items are excluded under secondary insurance benefits: out of network charges or denials based on your primary insurance network and their exclusions, pre-existing conditions, playing braces, experimental treatments, bone growth stimulators, durable medical equipment, hernia, injury as the result of a pick-up game or other recreational activity unrelated to participation in athletics, intramural injuries, unsupervised weight room accidents or athletic activities, any injury where the care of a physician is not obtained within 90 days, and benefit requests beyond 104 weeks of the date of the accident or injury. Please also note that the school purchases the NCAA's Catastrophic Injury Insurance Policy that covers student-athletes who are catastrophically injured while participating in covered intercollegiate athletic activity including team travel (subject to all policy terms and conditions). The policy has a \$90,000 deductible and is supplemental coverage in the event of a catastrophic injury. More information on this program can be examined on the NCAA's web-site at (www.ncaa.org.)

As parents and players we ask you to do the following:

- Please take the time to learn/explain to your child how your primary insurance policy works, what it covers, whether it is an HMO or a PPO and where the network is located along with any special provisions. Please change your network to Memphis or get an out of network exemption if possible.
 - Send a copy of your child's insurance and prescription card(s) (front and back.)
 - Fully complete and return the enclosed forms and review the **CBU Insurance procedures policy**.
 - Visit www.gobucsgo.com, choose the "CBU Athletics" drop down box and select "For Student-Athletes" tab followed by the "Athletic Training Forms." There you will find current forms, and the above referenced policy.
 - If your child is an incoming first year student, please obtain a physical exam on the school athletics physical form required for athletic participation prior to your arrival. Please make sure that the supervising physician signs and address stamps the form as FNP physicals require an MD signature.
- If you have any questions regarding these requirements, please contact me at (901)321-3373.