

Cumberland University

Athletic Training Department

One Cumberland Square

Lebanon, TN 37087

615-547-1335

July 7, 2009

Dear CU Student-Athlete and/or Parent/Guardian:

I want to take this opportunity to inform you of the athletic health care programs, including athletic insurance coverage, available to your son/daughter through their involvement in Cumberland University athletics. There are a few guidelines that must be followed in order for them to receive the most comprehensive care and coverage.

It is the philosophy of the Cumberland University Athletic Department that all athletes have the right to complete and comprehensive athletic health insurance. In order for this to occur, all athletic injuries must be managed through the Cumberland University Athletic Training Department. This is initiated through the team's athletic trainer, with whom your son/daughter should be familiar.

All injuries due to athletic related accidents will be eligible for coverage under the Athletic Department accident policy. As is standard with all university athletic insurance, our athletic insurance is considered a secondary policy. **This means that the athlete's personal health insurance will be utilized first, and then the athletic department's secondary insurance policy will make payment on any balance due.** Occasionally, there may still be a balance due after the athlete's primary and the institution's secondary insurances have made their payments. **The remaining balance is the responsibility of the student-athlete.**

In order to be eligible for secondary athletic insurance coverage, all referrals to physicians, hospitals, or other providers must be made through the CU Athletic Training Department prior to the visit. The Athletic Department utilizes members of the CU Sports Medicine staff which includes but is not limited to; team medical director and orthopedic surgeon, Dr. Damon Petty at Petty Sports Medicine and Orthopaedics; team general medicine physician, Dr. James Bachstein, and team optometrist, Dr. Jon Franklin at Franklin Family Eye Care. Failure to follow this procedure will result in denial of payment by the athletic department's secondary insurance policy administrators.

The university does recognize the athlete's and/or parent's right to utilize a physician or health care provider of their choice. The athletic department policy does not prohibit this option. Athletes may seek services from medical providers of their choice without coverage from Cumberland University's secondary insurance policy. Exceptions to this policy must receive written authorization from the Head Athletic Trainer prior to your visit in order for CU's secondary athletic insurance plan administrator to make payment on the expenses. Athletic injuries or medical conditions not related to a specific athletic accident while at Cumberland University, or injuries and conditions with a previous history or "pre-existing" conditions, shall not be covered by the athletic department's secondary insurance plan. However, any injury,

illness, or physical condition which would preclude full participation in intercollegiate athletics must be fully disclosed to the athletic training staff.

Athlete and parental cooperation is the key to making sure the athlete's medical expenses get paid as quickly as possible. Our secondary insurance plan administrator may request information from you, such as an explanation of benefits (EOB), current employment status, or additional information. If so, it is your responsibility to send that information in to our insurance company as well as to the athletic training department. If this information is not provided the insurance company will eventually close the file and deny payment, therefore making the student/athlete responsible for the accrued expenses. The athlete or his or her parent/guardian's participation is vital to getting bills paid on time. Also, do not assume that bills have been sent to the athletic training department once your primary insurance has paid. Any remaining bills need to be sent to our athletic training department for payment. Also, if the athlete's primary health care insurance changes throughout the course of the academic year please notify the Athletic Training Department as quickly as possible. It is the athlete's responsibility to provide up to date primary healthcare insurance information to the athletic training department. Failure to do so may result in denial of coverage from Cumberland University's secondary insurance policy.

Every athlete at Cumberland University is required to have primary health care coverage that covers accidents that occur during intercollegiate athletics participation. Athletes will not be cleared to participate at Cumberland University until they have obtained this primary health care insurance. Included with this letter is an insurance information sheet. Please fill it out as completely as possible. Also, **we need a copy of the front and back of the athlete's insurance card (and prescription card, if applicable) for better service, so please include that with your information sheet.** The athlete will not be permitted to participate in CU athletics in any way until this insurance information sheet is completed and returned along with a copy of the front and back of the insurance card (and prescription card, if applicable). Thank you for your cooperation.

Lastly, we feel we have assembled a quality team of certified athletic trainers, physicians, and other health care providers for the care of our athletes. It is our sincere hope that your son/daughter doesn't have a need to seek medical attention; but in the event that he/she does, the Athletic Training Department and our sports medicine team will be at their service. If you have any questions regarding the Athletic Training Department, insurance coverage, or any other aspect of the medical policy, please do not hesitate to contact me.

Sincerely,

Daniel W. Rogers

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