The Department of Athletics maintains a certification of insurance coverage as detailed in NCAA Bylaw 3.2.4.8 and will assume (to the limit of the athletics accident insurance policy) the financial responsibility for the payment of expenses incurred only for the examination, treatment, or rehabilitation of a student-athlete injured while participating in a supervised practice, strength and conditioning session, authorized intercollegiate contest or traveling to and from such a contest by authorized transportation. For all medical claims meeting the criteria as a covered event, billing will first go through the student-athlete’s primary insurance. Once the primary insurance company has paid up to their limit, the claim balance will be filed with the Department of Athletics’ accident insurance company. Any remaining balances will be paid by the Department of Athletics. For a covered injury, there will be no out-of-pocket expense by the student-athlete or holder of the primary insurance policy. The term limit for coverage is 3 years from the date of injury, providing there is continuous care during the 3-year period.

If a determination is made that a student-athlete needs surgery and the student-athlete elects to have the surgery performed by a provider who is not affiliated with ECU Sports Medicine, the Department of Athletics will not pay for any travel costs to the operating physician. Payment for actual services will be covered under the limits of the athletics accident insurance policy.

For a student-athlete who suffers an injury at ECU and then transfers to another institution, ECU’s financial responsibility will end when the student-athlete is cleared to participate by the transferring institution.

If, in the opinion of the Team Physician or other affiliated medical provider, a student-athlete should be referred to a medical specialist for consultation, the following procedures will be followed:

- Referral information will be processed by the Sr. Associate Athletics Director/Student Services or by one of the athletic training staff
- The athletic training staff will make an appointment with the consultant designated by the Team Physician. Arrangements for transportation to the consultant’s office, if the student-athlete cannot provide his/her own, will be made by the athletic training staff.

Any deviation of the above without prior approval of the Sr. Associate Athletics Director/Student Services or designee will be at the expense of the student-athlete. At no time will the Department of Athletics be responsible for the payment of such medical consultant(s) unless this procedure is followed. Student-athletes are not permitted to seek medical attention without consulting the Team Physician and/or the Sr. Associate Athletics Director/Student Services and assume the Department of Athletics will pay for such medical attention. Coaches are not allowed to make direct referrals. Final return to play decisions will be made by the Team Physician.

East Carolina University requires all students who meet specific eligibility criteria to demonstrate proof of insurance coverage. For student-athletes, this insurance is utilized as the primary layer of coverage for athletically related injuries as described above. This insurance should also provide coverage for any injuries, illnesses, or conditions which are not directly related to supervised intercollegiate athletic participation and thus not covered under the Department of Athletics policy. To meet this University requirement, students may elect to enroll in the Student Health Insurance Plan provided by Student Blue through Blue Cross and Blue Shield of North Carolina. The cost of this plan is $1293.88/semester. The alternate method for coverage is utilization of personal insurance (usually provided by parent/guardian employer) and waiving out of the
requirement to purchase the Student Health Insurance Plan. Please visit the ECU Student Health website at [www.ecu.edu/studenthealth](http://www.ecu.edu/studenthealth) for details on eligibility requirements and how to enroll or waive out.

If your son/daughter receives a full athletics grant-in-aid and would like to enroll in the Student Health Insurance Plan, the premium will be paid by the Department of Athletics, providing an attempt at waiving out has been denied. Proof of the denied waiver may be required before the Athletics Department will pay for the Student Health Insurance Plan.

For questions regarding claims, please contact Gwyn Smith at 252-737-4560 or by email at [carrawayg@ecu.edu](mailto:carrawayg@ecu.edu)