GENERAL INSURANCE INFORMATION FOR PARENTS AND STUDENT-ATHLETES

The changing climate of health care is a concern to members of the SUNY Oswego community. As a result, the university has adopted a policy mandating that all full-time graduate and undergraduate students have medical insurance. Students will be required to either purchase the SUNY Oswego Student Health Insurance Plan offered through the SUNY Oswego Auxiliary Services or demonstrate that they have their own coverage that will perform effectively.

The policy arranged by the university is designed to meet the needs of students and it will supplement the services available at the Mary Walker Health Center. For more information on the Student Accident and Sickness Insurance use the following link:

http://www.oswego.edu/administration/auxiliary_services/accounting_administration/insurance.html

In regards to student-athletes, the NCAA specifically requires that all team participants be insured. **Athletes must be enrolled in an insurance plan that will pay for athletic injuries and related costs up to $90,000.** The Student Health Insurance plan offered by the college includes coverage for student-athletes that will pay for athletic injuries and related costs up to $90,000. Students who are not covered under this plan will need to have their own insurance to satisfy the NCAA requirement for coverage to pay for athletic injuries and related costs up to $90,000.

**FAQs**

**Q1: If I am an athlete, do I need to buy the College’s Insurance plan?**

* **A:** You are required to either: 1) purchase the SUNY Oswego Student Health Insurance Plan which includes coverage of intercollegiate athletics, or 2) demonstrate that you have effective coverage of your own that meets the NCAA requirements. If you purchase the SUNY Oswego Student Health Insurance Plan, you will be covered for athletic injuries up to $90,000. If you exhaust this $90,000 limit, then the NCAA program will provide additional coverage.

**Q2: If I buy the SUNY Oswego Student Health Insurance Plan, how will co-pays and deductibles work for athletic injuries?**

* **A:** When being treated for intercollegiate sports injuries, the SUNY Oswego Student Health Insurance Plan deductibles or co-pays will apply. It is designed to work seamlessly to cover reasonable and customary charges up to $90,000 which is when the NCAA coverage attaches. Again, this coverage does not apply to you unless you purchase the main insurance policy offered through the SUNY Oswego Auxiliary Services office.

**Q3: How do I arrange to purchase the SUNY Oswego Student Health Insurance Plan?**

* **A:** All full-time undergraduate and graduate students are automatically enrolled in the SUNY Oswego Student Health Insurance Plan, and only those students that have their own adequate health coverage can waive the requirement. If you have any questions related to the SUNY Oswego Student Health Insurance Plan, including claims assistance, then please contact Michael Flaherty, SUNY Oswego Auxiliary Services, 315-312-2106. E-mail: michael.flaherty@oswego.edu

**Q4: If I am an international student athlete, then how do the insurance plans apply to me?**

* **A:** The same options apply for all international student-athletes (see Q1). You are required to either: 1) purchase the SUNY Oswego Student Health Insurance Plan which includes coverage of intercollegiate athletics, or 2) demonstrate that you have effective coverage of your own that meets the NCAA requirements.

To see if you are eligible to waive the college plan, contact Ms. Jo Ann Richardson, International Student and Scholar Services, 102 Sheldon Hall, State University of New York at Oswego. Phone: 315-312-5775.

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