STUDENT-ATHLETE ACKNOWLEDGEMENT OF PROCEDURES REGARDING INSURANCE COVERAGE

_______________________ (Student-Athlete) and _______________________ (Student Athlete’s parents or legal guardian if Student-Athlete is under age eighteen) understand and acknowledge the following:

1. Stevens Institute of Technology (“Stevens”) requires all full-time Stevens’ students to have health insurance coverage.
   a. Stevens has selected University Health Plans (UHP) to provide a student health insurance plan for its students for the 2016-2017 academic year. Students are automatically charged for this plan unless proof of comparable insurance coverage is furnished.
   b. Students who can prove that they have comparable insurance coverage are eligible to waive the student plan.
   c. The instructions for enrolling in or waiving the Steven’s student health insurance plan are available at http://www.stevens.edu/directory/office-student-accounts/health-insurance-information. The deadline for waivers and open enrollment for the 2016-2017 academic year is August 31st, 2016 for undergraduate students.
   d. Student-Athlete is strongly encouraged to enroll in the Stevens student health insurance option offered by University Health Plans. The Stevens health insurance plan gives students significant access to physicians and emergency health care in the Hoboken, NJ area. The plan has a reasonable annual premium and has recently been improved to comply with the Affordable Care Act, which includes increased maximums on a wide array of benefits and decreased out-of-pocket expenses. Should Student-Athlete decide to waive the Stevens plan, s/he is advised to check with his/her private insurance company to ensure that s/he will have access to local hospitals and specialists while in Hoboken.

2. Primary coverage for injuries or illnesses sustained by a student-athlete is through the student-athlete’s family/private insurance plan or through the Steven’s health insurance plan if the student enrolls in the Stevens’ plan.

3. The Stevens’ Athletics Department provides excess athletic accident coverage for eligible NCAA varsity student-athletes who are injured during regularly-scheduled sponsored athletic

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1 A full-time undergraduate student is a student taking twelve (12) credits.
practices, training or workout sessions, competitions, exhibition games, tryouts, team meetings, or other covered sports activity. **All coverage terms, limitations, and exclusions are defined by the terms of the insurance policy between Stevens and its insurer.** The current policy has a deductible of $2,000 for each covered loss. The “deductible” means the amount of covered expenses that must be paid before benefits will become payable under this policy. Under the current policy, the deductible will be reduced by the amount of medical expenses paid or payable under another health insurance plan. Any expenses not covered by the student-athlete’s primary insurance plan will be the responsibility of the student-athlete, up to $2,000. This excess policy requires that medical expenses be incurred within a specified number of days of the covered accident for coverage to apply. For more information on the excess athletic accident policy, please contact Stevens’ Head Athletic Trainer.

4. The NCAA has a Catastrophic Injury Insurance Program that covers a student-athlete who is catastrophically injured while participating in a covered intercollegiate athletic activity. The program is activated after a student-athlete’s medical bills exceed $90,000. For more information, please visit NCAA.org.

5. The NCAA does not permit a college or university to provide insurance coverage or pay medical expenses for injuries or illnesses that are not a direct result of covered sponsored athletic activities such as practices, competitions, or conditioning sessions.

6. Student-Athlete is responsible for any payment which is not covered by his/her own insurance policy or the Stevens excess athletic accident policy.

**SIGNATURES:**

*I have had the opportunity to ask questions regarding this document and all of my questions have been answered to my satisfaction. Having read and understood the insurance coverage and claim procedures, I freely sign:*

Date: _____________________

Student-Athlete Signature: ________________________________

Printed Name: __________________________________________

Date of Birth: __________________________________________

**Required if Student-Athlete is under age eighteen:**

Parent/Guardian Signature: ________________________________

Printed Name: __________________________________________

PLEASE RETURN ALL PAGES OF THE SIGNED DOCUMENT
INSTRUCTIONS FOR SUBMITTING CLAIMS UNDER STEVENS’ EXCESS ATHLETIC ACCIDENT POLICY

Student-Athlete with Stevens’ Student Health Insurance Plan Only:

- The student-athlete should present his/her student health plan insurance card at the time of service.
- The student-athlete should submit a claim form under the student health plan as soon as possible. The student should not wait for an Explanation of Benefits (“EOB”) or denial of coverage before doing so.
- Claims under the Stevens excess athletic accident policy are filed by Stevens’ Head Athletic Trainer. The Head Athletic Trainer will instruct Student-Athlete on how to submit EOB and/or denial of coverage letters from his/her primary insurance directly to Stevens’ insurer for this excess policy.

Student-Athlete with Family or other Non-Stevens’ Health Insurance Plan:

- The student-athlete should present his/her health plan insurance card at the time of service.
- Claims under the Stevens excess athletic accident policy are filed by Stevens’ Head Athletic Trainer. The Head Athletic Trainer will instruct Student-Athlete on how to submit EOB and/or denial of coverage letters from his/her primary insurance directly to Stevens’ insurer for this excess policy.

Student-Athlete with BOTH the Stevens’ Student Health Insurance Plan and a Family or other Non-Stevens’ Health Insurance Plan:

- The student-athlete should present all insurance cards at the time of service.
- The student-athlete should submit a claim form under the student health plan as soon as possible. The student should not wait for an Explanation of Benefits (“EOB”) or denial of coverage before doing so.
- Claims under the Stevens excess athletic accident policy are filed by Stevens’ Head Athletic Trainer. The Head Athletic Trainer will instruct Student-Athlete on how to submit EOB and/or denial of coverage letters from his/her primary insurance directly to Stevens’ insurer for this excess policy.

Stevens’ excess athletic accident policy has a $2,000 deductible that must be met before any claims will be paid by this policy. If the $2,000 deductible has not been met, the balance of the bill is the responsibility of the student-athlete.

The student-athlete should save all medical bills, EOBs, and denial letters as such documents will be required to support a claim.