STUDENT-ATHLETE ACKNOWLEDGEMENT OF PROCEDURES REGARDING INSURANCE COVERAGE ‘19-‘20

_______________________ ("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-time¹ Stevens students to have health insurance coverage.
   
   • Stevens has selected University Health Plans (UHP) to provide a student health insurance plan for its students for the 2019-2020 academic year. Students are automatically charged for this plan unless proof of comparable insurance coverage is furnished.
   
   • Students who can demonstrate that they have comparable insurance coverage are eligible to waive the student plan.
   
   • The instructions for enrolling in or waiving the Stevens 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 2019-2020 academic year is August 31, 2019, for undergraduate students.
   
   • 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 and has a reasonable annual premium. Should Student-Athlete decide to waive the Stevens plan, they are advised to check with their private insurance company to ensure that they 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 Stevens 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 practices, training or workout sessions, competitions, exhibition games, tryouts, team meetings, or another 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

¹ A full-time undergraduate student is a student taking twelve (12) credits.
by the amount of medical expenses paid or payable under another health insurance plan. Any expenses not covered by Student-Athlete's primary insurance plan will be the responsibility of 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’ Assistant Athletic Director for Sports Medicine and Student-Athlete Wellness.

- Voluntary workouts on your own, or out of season, are **not** covered under the excess policy. Student-Athlete’s primary health insurance plan, and Student-Athlete are responsible for medical expenses arising out of such workouts.

4. The NCAA has a Catastrophic Injury Insurance Program that covers student-athletes who are 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 their own insurance policy or the Stevens excess athletic accident policy.

**SIGNATURES:**

*I have had the opportunity to ask questions regarding this document and all my questions have been answered to my satisfaction. This information is reviewed at the annual sports medicine compliance meeting prior to participation. 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 their student health plan insurance card at the time of service.
• Claims under the Stevens excess athletic accident policy are filed by Stevens’ Assistant Athletic Director for Sports Medicine and Student-Athlete Wellness. Stevens’ Assistant Athletic Director for Sports Medicine and Student-Athlete Wellness will then instruct Student-Athlete on how to submit EOB and/or denial of coverage letters from their primary insurance directly to Stevens’ insurer for this excess policy.
• All EOB’s from the student-athlete’s primary insurance need to be submitted to Stevens’ excess athletic policy whether or not it says the student-athlete owes an amount.

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

• The student-athlete should present their health plan insurance card at the time of service.
• Claims under the Stevens excess athletic accident policy are filed by Stevens’ Assistant Athletic Director for Sports Medicine and Student-Athlete Wellness. Stevens’ Assistant Athletic Director for Sports Medicine and Student-Athlete Wellness will then instruct Student-Athlete on how to submit EOB and/or denial of coverage letters from their primary insurance directly to Stevens’ insurer for this excess policy.
• All EOB’s from the student-athlete’s primary insurance need to be submitted to Stevens’ excess athletic policy whether or not it says the student-athlete owes an amount.

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

• The student-athlete should present all insurance cards at the time of service.
• Claims under the Stevens excess athletic accident policy are filed by Stevens’ Assistant Athletic Director for Sports Medicine and Student-Athlete Wellness. Stevens’ Assistant Athletic Director for Sports Medicine and Student-Athlete Wellness will then instruct Student-Athlete on how to submit EOB and/or denial of coverage letters from their primary insurance directly to Stevens’ insurer for this excess policy.
• All EOB’s from the student-athlete’s primary insurance need to be submitted to Stevens’ excess athletic policy whether or not it says the student-athlete owes an amount.

*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, or the student-athlete’s non-Stevens health insurance plan.*

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