

Supplemental Insurance Information

All student-athletes are covered by a Supplemental Insurance Policy through HSR, Inc. What this means is that this insurance policy supplements the student-athlete's insurance. If an injury occurs, and the student-athlete seeks medical attention at a health care facility (Urgent Care, ER, or Physician's Office), then the athlete's insurance is billed first. A claim form is filled out automatically by the athletic trainer if an injury is 1.) sustained during a supervised event (meaning a coach was present, and it was an official practice, workout, lifting session, game, match, or event). 2.) the injury was reported to a coach or the athletic trainer before seeking medical attention, or immediately following an Emergency. Bills received and any Explanation Of Benefits from primary insurance are to be submitted to HSR, Inc., along with a copy of the completed supplemental policy claim form.

Help the athletic trainer, help you! Communication regarding injuries is extremely important. It is a much smoother process if the athletic trainer is involved from the beginning, as he or she can refer student-athletes directly to the appropriate health care provider. The athletic trainer can oftentimes get the student-athlete seen significantly sooner than a parent or guardian would be able to by calling a doctor's office on their own. The Supplemental Policy only covers athletic injuries. It does not cover sickness and illness.

Please note: the claim must be filed within 90 days of injury.