

CENTRAL COLLEGE PARENT/GUARDIAN/STUDENT INFORMATION FORM 2009-2010

RETURN COMPLETED FORM TO → Central College
Attn: Leslie Duinink, Chris Viesselman or Dustin Briggs
Campus Box 6600, 812 University St.
Pella, IA 50219

**This form to be completed by the
parent(s), guardian(s) or student.**

If you are filling this out less than two weeks prior to reporting for practice please hand deliver this form to the athletic training staff with your physical and copy of your insurance card. We are not responsible for items lost in the mail or in transit. These items MUST be on file for you to begin practice of any kind with your team.

Note: Complete all blanks on this form. Failure to complete all blanks will result in claims processing delays.
 If information is not applicable, indicate the reason (e.g., deceased, divorced, unknown).

Name of Athlete _____ Social Security No. or Passport No. _____
 Date of Birth _____ Sport _____
 College Address _____ College Phone (_____) _____ Cell Phone (_____) _____
 Home Address _____ Home Phone (_____) _____
 City _____ State _____ Zip _____

FATHER/GUARDIAN INFORMATION

Father's Name _____
 Social Security No. _____ DOB _____
 Address _____
 Home Phone _____
 Cell Phone _____
 E-mail Address _____
 Employer _____
 Address _____
 Work Phone _____
 Insurance Company or Plan _____
 Address _____
 Policy / ID # _____ Group # _____
 Insurance Company Phone _____
 Type of Insurance:
 HMO PPO Indemnity Other _____
 Primary Care Physician _____
 Physician Phone # _____
 Is pre-authorization required to obtain treatment? Yes No
 Is a second opinion required before surgery? Yes No
 Is your son / daughter covered under this policy? Yes No

MOTHER/GUARDIAN INFORMATION

Mother's Name _____
 Social Security No. _____ DOB _____
 Address _____
 Home Phone _____
 Cell Phone _____
 E-mail Address _____
 Employer _____
 Address _____
 Work Phone _____
 Insurance Company or Plan _____
 Address _____
 Policy /ID # _____ Group # _____
 Insurance Company Phone _____
 Type of Insurance:
 HMO PPO Indemnity Other _____
 Primary Care Physician _____
 Physician Phone # _____
 Is pre-authorization required to obtain treatment? Yes No
 Is a second opinion required before surgery? Yes No
 Is your son / daughter covered under this policy? Yes No

PLEASE READ CAREFULLY!

- **ATHLETIC INSURANCE COVERAGE:** The athletic accident insurance at Central College provides coverage for your son/daughter for **accidents (a sudden, specific definable event)** sustained while participating in the play or official practice of intercollegiate sports. College athletic coverage is a **secondary** provider. Student-athletes are required to maintain primary coverage that includes coverage for athletic participation. **College athletic insurance is not a primary coverage.**
- Claims filed with the athletic department insurance must be submitted within 12 months of the date of the initial injury. Any follow-up appointments, surgeries or other procedures that are done beyond 12 months should be brought to the attention of the athletic department *prior* to having them done. Bills incurred beyond 12 months are reviewed thoroughly by our insurance company.
- **Any and all provisions of your policy are your responsibility.** Be sure that your son/daughter understands how to use the policy before they come to school. Make them aware of any procedures they must follow when filing a claim. This is particularly important with policies that have HMO or PPO programs. The insurance carrier for the athletic department will verify that you followed all procedures prior to taking responsibility for the claim. Errors in filing are grounds for denial. Protect yourself by understanding and following procedures of your policy.
- Conditions existing prior to your participation at Central are generally excluded from coverage under our policy, but re-injury will be thoroughly reviewed. Coverage cannot be guaranteed, all claims will be reviewed by our secondary provider and the Central College procedures described in the accompanying documents must be followed.
- I hereby authorize Central College and Mutual of Omaha to inspect or secure copies of case history records, laboratory reports, diagnoses, x-rays and any other data covering this and/or previous confinements and/or disabilities. A photocopy of this authorization shall be deemed as effective and valid as the original.

I understand that primary responsibility for medical expenses belongs to me. I am obligated to follow the practices and procedures of my insurance plan.

Student Athlete Signature _____ Date _____ Policy Holder's Signature _____ Date _____

SECONDARY POLICY INFORMATION FOR STUDENT-ATHLETES

I have received and understand the "Parent/Guardian/Student Insurance Form". I understand that this policy is excess over any other insurance that may apply to such injuries. I agree that I will provide Central College with evidence of coverage and will notify the athletic department of any material changes in coverage during the academic year.

Printed Name of Student Athlete _____ Printed Name of Parent/Guardian _____
 Signature of Student Athlete _____ Signature of Parent/Guardian _____



TO: Parents of Central College Intercollegiate Athletes
FROM: Al Dorenkamp, Director of Athletics
RE: Athletic Department Insurance Information

We are extremely pleased to have your son/daughter as a student-athlete at Central College and hope that he/she will achieve academic, social and athletic success.

Central College continues to keep the health and welfare of the student athletes a priority and provides secondary insurance coverage for our programs. We would like you to note as you read through the information about our insurance that the secondary policy has a \$1000.00 deductible and there is a primary sport accident coverage policy available through Central College.

The new rule regarding certain medications that the NCAA has put in place for the 2009-2010 seasons may affect your daughter or son. Please take some time to read through these materials and contact our Head Athletic Trainer with any questions you might have; she will be happy to assist you.

Leslie Duinink, MS, LAT, ATC
641-628-7643

duininkl@central.edu



STUDENT / PARENT / GUARDIAN
INSURANCE NOTIFICATION

Dear Parent/Guardian:

In preparation for the upcoming athletic season, we want to provide you with information about the accident medical insurance Central College carries for your student-athlete. The institution purchases an excess basic accident insurance policy through Mutual of Omaha. This policy covers medical expenses arising from athletic injuries up to a \$75,000 limit and excess of any other available accident/health insurance (such as through your insurer). The NCAA also provides a "catastrophic" medical policy, also excess of other insurance, with much higher limits in the event of serious injury. The accident medical insurance we carry applies only to covered athletic injuries and is not a replacement for primary accident/health insurance.

All student-athletes and cheerleaders must carry primary insurance and must provide the school with a front and back copy of the card to be kept on file by the institution. **If at any time this coverage expires during the school year, the athletic training staff should be notified so we may assist you in finding an alternative solution.** We know employment situations can change, and we need to know what coverage is in place in order to provide the best care to student-athletes and help manage the claims process efficiently. Our athletic trainers and coaches will carry all insurance information with them when teams and athletes travel and will provide this information while traveling.

Our policy carries a deductible of **\$1000.00**. This deductible will be reduced as payments are made by the primary insurance company. Once the primary insurance company has made payments equal to or greater than our deductible, our excess policy deductible will be satisfied. Also, our policy does have certain limits and may not pay all charges in full.

Please note most primary insurance plans offered through employers have requirements for dependents over the age of 18, and it is important to comply with such requirements in order for coverage to continue to apply to your son/daughter. One requirement may be to provide a schedule proving that your student-athlete is a full-time student. If you are a member of an HMO or PPO, we recommend that you contact them and make sure you understand their policies with regard to dependent students who are going to school out of the network area. In some cases, the company will set up a "guest membership" for dependents in the area of temporary residence. If this is the case, you should attempt to have this set up for your student-athlete prior to their leaving for school.

Please sign and return the insurance form along with the requested information.

Parent Information – Please Keep

PROCEDURES TO FOLLOW WHEN AN ATHLETE NEEDS TO SEE A DOCTOR:

1. You **MUST** see a certified athletic trainer at Central College prior to making any doctor appointment.
2. If the first doctor refers you to another doctor or specialist, you **MUST** notify the certified athletic trainer at Central College.
3. **No physical therapy or rehabilitation outside of the athletic training room will be covered** unless recommended or referred by a certified athletic trainer at Central College.

PROCEDURES TO FOLLOW WITH MEDICAL BILLS:

1. All bills must first be filed with your family insurance company.
2. We (Central College) will file a claim with our secondary provider (Mutual of Omaha) on your behalf and you will receive a letter in the mail indicating that it has been received.
3. The secondary provider will review balances not paid by your family insurance company. You must submit:
 - a. Notification you receive from your insurance company showing the amount they are paying on the claim, leaving the balance still to be paid. This is the Explanation of Benefits (EOB) form.
 - b. Final statement from the doctor/hospital, etc, showing the insurance payment plus the balance still owed.
4. The secondary provider needs copies of the itemized bills. Please send the bill with corresponding EOB as outlined in the letter you receive from Mutual of Omaha

INSURANCE COVERAGE—CLAIM PROCEDURE-PHYSICAL

Injuries do occur, and we attempt to provide our athletes with the very best possible care. Medical bills are incurred when the athlete is treated, whether it is locally, during a road trip or by a medical vendor in his/her own home area.

ONE FIRM STATEMENT

- The NCAA does not permit us, or any college/university, to provide coverage or pay the bills incurred for expenses related to illnesses or conditions that are not sustained as the direct result of an accident in our intercollegiate sports program.

INSURANCE COVERAGE:

- The athletic accident insurance coverage provided by Central College through Mutual of Omaha for your daughter or son is for **accidents (a sudden, specific definable event)** sustained while participating in the play or official practice of intercollegiate sports. College athletic coverage is a **secondary** provider. Student-athletes are required to maintain primary coverage that includes coverage for athletic participation. **Central College's secondary athletic insurance is not a primary coverage. All athletes are required to have primary coverage for their participation in our programs. PLEASE CHECK YOUR POLICY TO DETERMINE IF IT COVERS PARTICIPATION IN INTERCOLLEGIATE ATHLETICS.** This coverage must be in effect for the entire school year and if appropriate through the summer off season conditioning. If you do not have insurance coverage, please contact me and I will provide you with necessary information on the **new coverage** we have available for student athletes.

CLAIM PROCEDURE:

- All medical bills for your daughter/son incurred as the result of an injury in the intercollegiate sports program will be sent directly to your son/daughter or to your home address. In some cases, the athletic department may get a copy of the bill(s), **but in no case will the athletic department be the primary place for the bill(s) to be sent.**
 - A. Submit the bills incurred to your family group coverage or plan first. They will do one of two things:
 1. Honor the claim and pay all or a portion of the bill(s).
 2. Not honor the claim and send you a letter of denial. An example might be that your son/daughter is no longer a part of your group policy after attaining the age of twenty-three.
 - B. We (Central College) will file a claim with our provider. If there remains a balance after your family or employer group insurance plan has contributed towards the claim and the \$1000 secondary insurance deductible has been met, send the explanation of benefits (EOB) from the insurance company and a copy of the itemized bills from the provider to the Athletic Department, attention Leslie Duinink or directly to Mutual of Omaha. If you receive a letter of denial from your family, employer group insurance or plan administrator, then send the letter of denial and a copy of the bills EOBs to the Athletic Department, attention Leslie Duinink.
 - C. Once the claim is on file at Mutual of Omaha they may request additional information or copies of the bills and EOBs. Please cooperate with them and they will process the claim in the least possible amount of time. It is in your best interest to have the claim settled promptly since all the bills are in your name. Claims filed with the athletic department insurance must be submitted within 12 months of the date of the **initial** injury. Any follow-up appointments, surgeries or other procedures that are done beyond 12 months should be brought to the attention of the athletic trainers **prior** to having them done. Bills incurred beyond 12 months are thoroughly reviewed by our insurance.
 - D. **Any and all provisions of your policy are your responsibility. Office visit co-pays, primary care referral policy and network provider provisions are the most common provisions.** Be sure that your daughter/son understands how to use the policy before they come to school and has a copy of both sides of the insurance card in their possession. Make them aware of any procedures they must follow when filing a claim. This is particularly

important with policies that have HMO or PPO programs. The insurance carrier for the athletic department will verify that all procedures were followed prior to taking responsibility for the claim. Errors in filing are grounds for denial. Protect yourself by understanding and following your policy.

- E. Conditions existing prior to your participation at Central College will be covered with the provision that the student athlete was provided appropriate medical clearance to participate in the athletic activity at Central College by the physician responsible to the Central College and such re-injury or aggravation occurs in a covered activity. Physical therapy outside of the Athletic Training room and chiropractic care must be approved by a certified athletic trainer in advance to be covered.
- F. Properly signed medical release (**the first page of this document**) is required before participation. These forms should be included with your current physical. If restrictions to your participation are required, these should be written in detail and returned to the athletic trainer directly. As with an injury, communication with everyone involved will help avoid complications with re-injuries

Student athletes, by choosing to participate in intercollegiate athletics, assume responsibility for their well-being. Athletes are expected to use good judgment, reasonable care and common sense when dealing with an injury. Student athletes must communicate with coaches, parents and the athletic trainer immediately following an injury and throughout the process.

Each student is required to have a yearly physical examination prior to any participation in any intercollegiate sport. It must be **a NEW physical, completed after May 17, 2009 and no sooner than 6 months prior to the official start date of your sport.*** A physical from second semester does not carry over to the fall of the next academic year. This includes new students, first-time athletes, transfers, and upperclassmen. Returning athletes with any injury in the previous 12 months must also have a signed medical release from their attending physician to participate in our program. The final decision on physical qualifications or reason for rejection is the responsibility of the team physician or athletic director. The team physician or certified athletic trainer makes the decision on when an athlete may return to competition after a previous injury.

If you have questions regarding this information please do not hesitate to visit with our Athletic Training Staff; they will be happy to assist you.

***Note regarding physical timing:** The NCAA enacted a new rule for 2007-2008 that indicates a physical exam may not be obtained **more than 6 months prior** to the official start date of any sport. In addition **the physical may not be dated prior to May 17, 2008** (Central College commencement for class of 2009). A list of official start dates is included in this information. Please look at it closely. Most insurance companies will not cover more than one physical per year so timing will be important. In addition, freshman and new (transfer) students will need a physical on file to begin school in the fall, the forms are identical. If you have questions regarding this rule in particular please call me at 641-628-7643 or e-mail me at duininkl@central.edu. I will do my best to help you come up with a viable solution to your problem.

Key points to remember

- ❖ Physical dated after 5/17/09, no more than 6 months prior to your start date of a sport. (see list of official start dates)
- ❖ PLEASE CHECK YOUR POLICY TO DETERMINE IF IT COVERS PARTICIPATION IN INTERCOLLEGIATE ATHLETICS.
- ❖ College athletic insurance is not a primary coverage. Any and all provisions of your policy are your responsibility.
- ❖ **IF you do not have insurance coverage contact me (Leslie) as soon as possible and I will explain the coverage we have available for you.**
- ❖ Do not mail your forms if it is less than 2 weeks before you report to campus. You must have your information turned in to the athletic training staff in order to check out equipment or begin practice.
- ❖ If your daughter or son is injured while participating in Central College please remember the following:
 1. **You must see a certified athletic trainer at Central College prior to making any doctor appointment.**
 2. **If the first doctor refers you to another doctor or specialist, you must notify the certified athletic trainer at Central College.**
 3. **No physical therapy or rehabilitation outside of the athletic training room will be covered unless you make arrangements in advance with the certified athletic trainer at Central College.**



To: Central College Student-Athletes

From: Leslie Duinink, Head Athletic Trainer; Chris Viesselman, Assistant Athletic Trainer; Dustin Briggs, Assistant Athletic Trainer

Date: Summer 2009

Re: Pre-season Physical Exam/Insurance/Banned Drug Medical Exception (2009-2010)

We would like to explain our pre-season physical exam, insurance policy and the new Banned Drug Medical Exemption for 2009-2010 with this short memo. If you have questions, please call 641-628-7643.

FRESHMEN STUDENT-ATHLETES & NEW TRANSFER STUDENT-ATHLETES:

ALL new student-athletes must have a sports orientated physical exam on file with the college nurse prior to any level of participation in Central College athletics. **The physical must be completed after May 17, 2009 and no sooner than 6 months prior to the official start date of your sport.*** A copy of the physical you are required to have to be admitted to Central College as a new student is sufficient – if it meets the timing criteria. If as new incoming students you received two blank physical forms, only fill out one form. We are able to share that information. Please send a copy of the physical with the enclosed insurance form to the Central College Athletic Training Room, Campus Box 6600, 812 University St, Pella, IA 50219 attention Leslie Duinink, Chris Viesselman or Dustin Briggs.

RETURNING STUDENT-ATHLETES & CURRENT STUDENTS PARTICIPATING IN A SPORT FOR THE FIRST TIME:

ALL returning student-athletes and returning students participating in a sport are required to have a completed physical examination prior to any participation in any intercollegiate sport. The physical may not be completed more than 6 months prior to the official start date of your sport. A written medical release is required for those athletes who have developed problems over the course of the previous 12 months. Previous injuries will require a release from your attending physician. This release must be submitted in writing prior to your participation.

INSURANCE COVERAGE:

ALL student-athletes are required to carry an insurance policy, which provides primary coverage for their participation in athletics at Central College. Student-athletes are responsible for expenses not covered by deductibles or errors in filing. The Athletic Department policy provides secondary coverage only. Please read the Parent Information sheet included with the insurance form.

For those student athletes without insurance we now have available a program through our secondary insurance provider that will allow student athletes to purchase a policy that will cover them for participation in intercollegiate athletics. Combined with the student health plan on campus, this will provide them better coverage at a lower cost for an entire calendar year. This program is not optional for uninsured student athletes. Any student athlete without primary coverage must participate in this program. If you are a student athlete needing insurance coverage, please contact me (Leslie) and I will discuss the details of the plan with you.

Before signing and returning the insurance information, please read and understand the form. Also, please include a **photocopy of both sides of your insurance card**. This is necessary when referring your daughter or son to a physician.



BANNED DRUG MEDICAL EXEMPTIONS for 2009-2010

Beginning in the fall of 2009 the NCAA is requiring that we have on file a record of any banned substance that a student athlete is taking for a diagnosed medical condition. In general those drugs include, but are not limited to the following: stimulants (used in treatment of ADHD for example), beta blockers, diuretics, anti-estrogens, anabolic agents* and peptide hormones* (*anabolic agents and peptide hormones must be approved by the NCAA before the athlete is allowed to participate). The type of documentation required by the NCAA is defined as follows: "The institution should keep on file a record of the student-athlete's evaluation, diagnosis, the history of treatment, and a copy of the most recent prescription. This documentation can be compiled in the form of a dictated letter from the prescribing physician if the letter includes the details previously mentioned. There is no need to keep records of all testing, but rather to demonstrate that an evaluation has been conducted to achieve the diagnosis." (www.NCAA.org/health-safety, select banned drug medical exceptions 2008 or use the link below) The documentation must include the testing conducted to ascertain the diagnosis and if standard, non-banned medications have been pursued and documented. Please call if you have questions or look for further details at the following website:

<http://www.ncaa.org/wps/wcm/connect/NCAA/Legislation+and+Governance/Eligibility+and+Recruiting/Drug+Testing/Medical+Exceptions+Policy+Video?pageDesign=Printer+Friendly+General+Content+Layout>

This rule will be in effect this fall. Please comply with it to avoid eligibility issues.

OFFICIAL START DATES for 2009-2010

**Remember that a new physical must not be completed sooner than 6 months prior to the official start date & the date YOU plan to begin (that can be the non-traditional component of your sport) and not prior to May 17, 2009. That means if you are going overseas in the fall and are participating in softball, for example, your new physical cannot be dated prior to August 1st for athletic eligibility. IF you have questions, please contact a staff ATC and they will be happy to help you.

Most student athletes begin working out as a team upon arrival for the fall semester. In order to participate in official out of season strength and conditioning workout, student athletes must turn in their physical, insurance form and copy of insurance card. This includes the on campus summer program. For most students that will be within the first two weeks of classes beginning.

First Day of classes – Wednesday, August, 26, 2009

<u>Sport</u>	<u>First Practice</u>	<u>Non-traditional season</u>
Baseball	February 1	Begins August 26
Men's Basketball	October 15	None
Men's Cross Country	August 21	None
Football	August 14	April
Men's Golf	August 26	
Men's soccer	August 19	April
Men's Tennis	August 26	
Men's Track	October 26	
Wrestling	October 19	
Women's Basketball	October 15	None
Women's Cross Country	August 21	
Women's Golf	August 21	
Women's Soccer	August 21	April
Softball	February 1	Begins August 26
Women's Tennis	August 21	
Women's Track	October 26	
Volleyball	August 19	April