



## **Illinois Wesleyan University** **Athletic Insurance Information**



Illinois Wesleyan University participates in intercollegiate athletics through the NCAA's Division III. We do not provide athletic scholarships and athletic participation is voluntary on the part of students at Illinois Wesleyan. There are inherent risks for injury when participation in intercollegiate sports. The responsibility for injuries sustained and medical expenses incurred as a result of injury are the responsibility of the student athlete. It is required that the athlete have a primary medical insurance plan or they can't participate in athletics at Illinois Wesleyan University.

**Primary Medical Insurance:** If an injury occurs that needs medical attention, the athletic training staff may refer a student athlete to a medical provider in the area. We urge you to check with your primary insurance provider, especially if you are insured by an HMO (Health Maintenance Organization) or PPO (Preferred Provider Organization). These plans may require you to use a specific medical provider. It is important for you to obtain a determination from your carrier on how they will honor bills submitted from the use of "out-of-network" medical vendors and to learn the proper procedure for referral and claim management. You may be outside the area encompassed by your plan's authorized medical provider and your HMO or PPO may penalize you by not honoring submitted bills. **It is very important that you know and understand your plan's guidelines regarding the receipt of emergency medical care and the notification which you must provide regarding this care and that you follow those guidelines.** **All medical bills will be sent to your primary insurance first.**

**Secondary Athletic Insurance:** The University provides **supplemental** secondary athletic insurance coverage to the student's primary insurance plan. The coverage is **only** for injuries sustained while participating in intercollegiate athletic activities for Illinois Wesleyan University. This policy does not provide coverage for sickness, other accidents or for pre-existing conditions. The athletic insurance coverage is required by the NCAA to compete in NCAA sanctioned sports. Any remaining balance (Explanation of Benefits) from your primary insurance can be sent to our secondary athletic insurance. **If the medical expenses are out of network and are not covered by the primary insurance then the secondary insurance may not cover any cost as well.**

Illinois Wesleyan's Athletic Insurance program provides coverage up to \$90,000. Beyond that amount coverage is provided by the NCAA. This catastrophic injury insurance provides 100% coverage for additional medical expenses with a \$20 million maximum. This plan also provides accidental death and dismemberment insurance of \$25,000 as well as limited disability coverage.

**NCAA Post-Eligibility Insurance:** For up to two years (104 weeks) after the separation of a student-athlete from school or voluntary withdrawal, the Post-Eligibility Insurance program will cover accident medical expenses for injuries related to or sustained during athletics in a qualifying intercollegiate sport (no injuries sustained during the participation of club or intramural sports will qualify). Becoming active on August 1, 2024, this program will provide excess accident medical coverage for properly documented injuries that occur on or after this date.

For undergraduates, the benefit period will start on the earlier of these two dates for a student-athlete that is injured while an undergraduate student:

- The date that the student-athlete is no longer enrolled in school, except if the student-athlete's athletics season extends beyond enrollment, in which case the benefit period begins when the athletic season ends
- The date the student-athlete elects to voluntarily withdraw

**IWU's Student Insurance:** Illinois Wesleyan enrolls all students in an Affordable Care Act compliant **student insurance** plan unless the student is able to waive this plan with comparable insurance. This insurance provides that students have uninterrupted coverage for all medical needs outside of the athletic program and services as primary insurance. If you already have adequate primary medical insurance coverage in the Bloomington area, please remember to complete an online waiver before **August 30<sup>th</sup>** or the cost of the plan will be billed to your student account and no refunds will be made. The cost for insurance for the 2025-26 year is \$2,287. Information about this plan can be found at [www.iwu.edu/healthinsurance](http://www.iwu.edu/healthinsurance).

We hope you are fortunate enough to avoid an injury at IWU. However, if you do have an injury and have questions or difficulties with a claim, contact the Head Athletic Trainer. For assistance in benefits, eligibility or claim status, you may contact the insurer, **NAHGA Claim Services**, at 877-497-4980.

Thank you,

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