



To: Parents and Student-Athletes of SIUC
From: SIU Intercollegiate Athletics and the SIU Student Health Center

Re: Athletic Insurance Coverage Information

Dear Parent/Student-Athlete:

The purpose of this letter is to advise you of the 2016-2017 athletic medical insurance coverage provided by Southern Illinois University of Carbondale. SIU offers a school-sponsored health insurance for its students to ensure that all students have affordable and comprehensive coverage while attending the University.

As a student-athlete at SIU, you are automatically enrolled and must maintain enrollment in the Health Insurance Plan, effective on 8/15/16, and the premium will be added to your student bursar bill. Early returnees, (football, volleyball) begin coverage on 8/1/16. In order to provide the best care and coverage for student-athletes while attending the University and participating in athletics, Intercollegiate Athletics requires enrollment in this comprehensive health plan.

The SIU Student Health Insurance plan is a primary health insurance plan that provides coverage for non-athletic related injuries and illnesses, while also covering claims for intercollegiate athletic injuries. This plan serves as the primary health insurance for the student-athlete in the absence of existing coverage or, if coverage is already in place, will coordinate benefits with your existing health insurance.

This plan offering is a PPO Plan (Preferred Provider) underwritten through Aetna Student Health, providing a local preferred provider network with coverage nationally as well. Some highlights of the benefits on the plan are listed below:

- \$100 in-network (preferred) deductible and \$150 out of network (non-preferred) deductible per policy year.
- Out-of-pocket maximum for individuals enrolled on the plan is \$1,000 per policy year for in-network (preferred) care. For out-of-network (non-preferred) care, the out-of-pocket maximum is \$2,000.
 - This means that, once the out-of-pocket maximum has been met for the policy year, covered medical expenses will be payable at 100% for the remainder of the policy year.
- In-network preventative care covered at 100%
- Coordination of Benefits with any existing health insurance coverage

Both Intercollegiate Athletics and the Student Health Center will assist you and your son/daughter in any way possible to answer questions regarding the coverage or submission of claims. For more in-depth information regarding the insurance coverage and benefits, please see the following website: www.gallagherstudent.com/siu. If you have any questions, please feel free to call (618) 453-5311 or (618) 453-4878.

Sincerely,

Tommy Bell
Director of Athletics
Southern Illinois University

Ted Grace, MD, MPH
Director
Student Health Services

Intercollegiate Athletics