

UNC Asheville Athletic Secondary Insurance

Dear Parent/Guardian:

The institution purchases an excess basic accident insurance policy through Mutual of Omaha. The 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. This coverage is paid for by the institution and in order for it to remain affordable we require all student-athletes to maintain a primary insurance to participate. 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 carrying primary insurance must provide the school with either a card showing the policy in force or 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 department must be notified.** 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 \$3000.00**. 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. If any portion of the deductible is not satisfied by the primary insurance company this amount will *be the responsibility of the student-athlete and/or parent/ guardian*. Also, our policy does have certain limits and may not pay all charges in full. Our policy does not cover primary insurance co-pays/deductibles.

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.