

Erie Community College Athletic Department

Medical Insurance Information and Procedures

Physical Examination

All student-athletes must have a physical examination before they are allowed to participate in varsity athletics. No student-athlete will be allowed to participate in any practice or school sponsored athletic contest unless the college based athletic trainer has verification from a physician stating the student-athlete may participate in athletics without restriction. A student athlete is required to have only one physical examination per academic school year which qualifies the student-athlete for all sports participation unless otherwise noted by the physician. It is the responsibility of the student-athlete to make arrangements for his/her own physical examination.

Athletic Department Consultant

The Athletic Department Consultant is responsible for providing services to student-athletes at all three campuses. All injuries, rehabilitation, treatment, and insurance related matters should be directed to the Athletic Department Consultant c/o Eric Gerth, Head Athletic Trainer, Erie Community College, South Campus Athletic Department, 4041 Southwestern Boulevard, Orchard Park, New York, 14127. The Athletic Department Physician and athletic trainers are the only staff members authorized to determine whether a student-athlete is physically able to participate after an injury.

The athletic department has two policies beyond the student accident and health insurance. The first policy covers all student-athletes, cheerleaders, student managers and student trainers who participate in the ECC Intercollegiate Athletic program. This policy is our basic insurance coverage. The first \$5,000 is deductible and must be submitted to the school insurance program and/or parent's insurance company before the athletic department insurance takes effect. The maximum is \$25,000. The coverage includes home and away games, traveling to athletic events with the team, practices and any other supervised varsity activities pertaining to that sport.

The second policy is the NJCAA Lifetime Catastrophic Athletic Injury Insurance. This policy continues after the \$25,000 maximum basic policy has been depleted. The catastrophic insurance is a multi-million dollar policy that also covers the student-athlete while participating in the varsity athletic program, same as stated previously in the basic athletic coverage. This policy has many lifetime benefits for its insured student-athletes.

The cost of the basic and the NJCAA Lifetime Catastrophic Athletic Injury Insurance is paid through the ECC athletic department. Remember, the first \$5,000 deductible is the responsibility of the student-athlete and/or his/her parents.

Procedures Following an Injury

If medical follow up is necessary, the athlete will be referred to the appropriate medical provider for diagnosis and treatment. Should the injured student-athlete require hospitalization or surgery, the parents will be notified as soon as possible. Continued care will be handled by the college's team physician or the student-athlete's private physician.

Procedures When Filing an Insurance Claim

It is highly recommended that the student-athlete, when seeking medical treatment, comply with the requirements of their own or their parent's insurance coverage as it is their primary carrier for the first \$2,500.

All completed claim forms should include all itemized bills with the patient's name, provider's name, address, tax identification number, diagnosis, dates of service, description of service and the amounts charged. Other insurance information and claim correspondence should be submitted to the athletic department consultant. All bills received by students from medical providers must be submitted to the ECC consultant as soon as they are received. Failure to do so may cause a delay in the filling of insurance claims and an adverse affect on student's credit history.

In order to expedite all claims and avoid delays, please follow these guidelines. It is our intention to give your son/daughter the best possible medical treatment and insurance coverage while they participate in our athletic program.

Please retain this document for your informational purposes. After completing the attached form, return it to your son or daughter's head coach. Thank you for your cooperation in this matter.

**Agreement Between
Erie Community College
Student Athletes and Parents**

I have read the contents of the Medical Insurance Information and Procedures document. It is understood that the first \$2,500 deductible is the responsibility of the student-athlete and/or parents.

I also understand and will abide by the procedures outlined in the document. I understand that it is the obligation of the student-athlete and/or the parents to submit all the necessary information to the medical staff in order that all claims may be processed properly.

Permission for Emergency Medical Treatment: In the event of an emergency requiring medical attention, every effort will be made to contact the parent/legal guardian to receive authorization before any treatment or hospitalization is undertaken. I hereby grant permission for a physician or hospital personnel designated by the college to attend to me in the event of an emergency.

I hereby agree with the contents of this document and the procedures that I have to follow:

Student-Athlete Signature: _____

Parent or Guardian Signature: _____

Date: _____

Parent or Guardian Address: _____

Emergency Contact Info:

Name: _____ Relationship: _____

Home Phone: _____

Work Phone: _____

Cell Phone: _____