

WAYNESBURG UNIVERSITY

**ATHLETIC TRAINING
51 W. COLLEGE STREET
WAYNESBURG, PA 15370
724-852-3306
724-627-3859 FAX**



DATE: June 1, 2008

TO: Waynesburg University Student-Athletes and Parents

FROM: Mr. Nathan Wilder, ATC
Head Athletic Trainer

SUBJECT: Insurance Coverage for the 2008-2009 Academic Year

The NCAA has mandated that Division III institutions comply with legislation regarding student-athlete insurance coverage. All athletes must show proof of insurance coverage for the entire academic year prior to participating in intercollegiate athletics. Showing proof constitutes completing the insurance information form and providing a copy of the front and back of a current insurance card. Also it is the responsibility of the student-athlete or the parents to notify the athletic training department of any insurance changes while enrolled at Waynesburg University. Notification can be made by phone, fax, email or the student can access the homelink medical information site to update any changes in information

The athletic training staff at Waynesburg University encourages all athletes to have a primary insurance policy. In the event that the student-athlete does not have a primary insurance policy Waynesburg University provides accident medical coverage for student-athletes for athletic related injuries only (Orthopedic in nature). However, coverage is subject to specific policy terms and conditions and includes certain restrictions and exclusions of which you should be aware; one exclusion is that general illness is not covered under this secondary policy. In the event that your son/daughter is referred for medical services for a general illness off campus, your primary insurance will be billed. If your insurance plan requires a co-pay you will be responsible for this payment at the time of the office visit. Currently, the Athletic Training Department makes referrals to Waynesburg Family Medicine. One way to expedite medical care for illnesses is to have Dr. Zimmerman or one of her associates (Waynesburg Family Medicine) listed as your child's Primary Care Physician while attending Waynesburg University. For further information about the insurance coverage provided through Waynesburg University, please see <http://www.waynesburg.edu/depts/sportmed/insurance.htm>.

Please note that Waynesburg University assumes no responsibility whatsoever for any uninsured expenses, and we strongly recommend that the student have coverage through a primary health insurer to avoid possible, significant out of pocket expenses in the event of an injury. We strongly recommend that if you are uninsured that you purchase the University's insurance plan. Please inquire through the business office.

Please also note that the NCAA's Catastrophic Injury Insurance Program covers student-athletes who are catastrophically injured while participating in a covered intercollegiate athletic activity (subject to all policy terms and conditions). The policy has a \$75,000 deductible and is supplemental coverage in the event of a catastrophic injury. More information on this program can be found on the NCAA's Web site at <http://www.ncaa.org>.

If you have any questions concerning this requirement, please do not hesitate to contact me at 724-852-3306

J. Nathan Wilder, MS, ATC, CSCS

A handwritten signature in black ink that reads "J. Nathan Wilder". The signature is written in a cursive, flowing style.

Head Athletic Trainer

<http://www.waynesburg.edu/depts/sportmed/>