



Frank Phillips College HEALTH INSURANCE INFORMATION

Student Athlete: _____ Sport: _____

The FPC Athletic Department athletic accident policy provides insurance for a student-athlete's injuries incurred while participating in a FPC sanctioned practice or game, and in adherence to sports medicine policy and procedures. This insurance is "EXCESS" or "SECONDARY" to any other collectable group insurance benefits. Any claim for benefits must first be filed with the athlete's primary insurance company providing coverage to the student athletes. After the primary insurance has paid all available benefits, the claim will be submitted to FPC athletic insurance company.

Please note:

- Most group insurance allows dependant coverage to be continued to age 23 if the dependant is a full time student. DO NOT drop dependant coverage while your son or daughter is participating in intercollegiate athletics.

IN ORDER FOR A STUDENT-ATHLETE TO BE ELIGIBLE TO PARTICIPATE IN INTERCOLLEGIATE ATHLETICS AT FPC, THE FOLLOWING INFORMATION AND AUTHORIZATION MUST BE FULLY COMPLETED, SIGNED, AND RETURNED EACH SCHOOL YEAR.

****ATTACH PHOTOCOPY OF INSURANCE CARD (FRONT & BACK) TO THIS FORM****

Name: _____ Social Security #: _____

Home Phone Number: _____ Date of Birth: _____

Home Address: _____
(street) (city, state, zip code)

My son/daughter is covered under my insurance or policy of his/her own. Y / N

Insurance Company: _____ Phone #: _____

Billing Address: _____

Plan #: _____ Policy: _____

Group #: _____ Dependant ID #: _____

Is Student Athlete covered under the above policy? Y____ N____

Does this insurance require: Preauthorization for services? Y____ N____ Is this insurance? HMO: Y____ N____

Second opinion for surgery? Y____ N____ PPO: Y____ N____

Primary Care Physician: _____ Phone #: _____

Has Student Athlete seen their Primary Care physician before? Yes _____ No _____

I hereby authorize a claim to be filed on my behalf under the above medical policy in the event of an athletic injury sustained by _____
(student-athlete name)

I hereby certify that the answers provided are true, complete, and correct to the best of my knowledge.

Signature of Parent/Guardian: _____ Date: _____
Student Athlete (If covered under own policy)

Frank Phillips College is an equal opportunity community college.



Frank Phillips College
Insurance and Claim Information

Frank Phillips College and our athletic department are committed to providing the best medical care possible through a full-time head athletic trainer and student trainer staff. Our entire purpose is to do the very best we can to ensure both athlete and parent(s) that medical coverage for injury is a top priority and the ultimate goal is the complete restoration of health and well-being of the athlete.

PAYMENT OF CLAIMS: The athletic department provides a secondary insurance policy that works with athletes injured in their sport and who possess medical coverage under a primary insurance plan. Claims are considered by Frank Phillips College's secondary policy after the primary insurance plan carried by the athlete has paid. The athlete is responsible for turning in the Explanation of Benefits received from the primary insurance plan to the head athletic trainer for secondary payment.

Note: Non-athletic injuries are not covered by the secondary plan.

SUGGESTIONS:

1. If you have a primary plan (on parent's insurance or your own) and it is a preferred plan for the area you live in, you may contact your local agent and see if your plan can be moved to Borger under a physician in our community. Examples are PPO's, HMO's, and other type plans. If you are unable to use a physician in this area, you might consider traveling back to your hometown for treatment. This would ensure the primary care plan to be in effect. The secondary plan is not affected by location. This is the most cost effective claim payment. The head athletic trainer will be able to answer any questions you may have on our local physicians.
2. If your primary care plan will not allow you to move to a new area, your insurance agent could have information on an extended medical coverage plan for college students away from home that could be an attachment to the primary plan. These type plans are specifically for college students, usually not expensive, and are effective for the school year.
3. If you do not have a primary care plan, you **must** purchase one to cover you while participating in athletics at Frank Phillips College.



FRANK PHILLIPS COLLEGE
Intercollegiate Athletic Department
Notification of
Athletic Injury Risk/Athletic Insurance Limitations

Student-Athletes participating in the intercollegiate athletic program at Frank Phillips College are hereby advised as follows:

1. Frank Phillips College endeavors to conduct its athletic programs in a manner that is consistent with the highest standards of safety. However, intercollegiate sports by their very nature involve the risk of personal injury that in some cases may be serious or even catastrophic. Therefore, as a willing participant in any college athletic program, there is a personal assumption or risk on your part.
2. Student-athletes are provided athletic accident insurance at no direct cost to the student. There are, however, limitations to this coverage as follows.
 - a. The athletic insurance pays only medical expenses that are not covered by any other medical insurance. If the student has primary medical insurance, such as family insurance coverage, the college insurance will provide excess coverage over that primary insurance.
 - b. The athletic insurance policy provides payment for usual, customary, and reasonable charges incurred within 52 weeks following the date of injury. Such medical benefits are provided up to a maximum limit of \$25,000, and that limit applies to each insured person for all injuries resulting from any one accident.
 - c. The athletic insurance applies only to accidental injuries sustained during participation in intercollegiate sports or supervised travel related thereto. ***It provides no coverage for sickness or disease in any form.*** If you desire coverage for sickness or disease, supplemental medical insurance may be purchased, at your own expense, through the Business Office.
 - d. As is the case with all medical insurance, certain medical costs are not covered by this athletic insurance policy. Any costs that are not covered as a result of policy exclusions must be borne by the student-athlete.

A copy of the athletic insurance policy is on file at the Business Office, and upon request it may be reviewed in detail at that office.

- e. Participants who are injured while engaged in intercollegiate athletic activities have 60 days, from the initial injury date, to make a formal request for medical referral through the athletic department. Student-athletes who fail to report their injury and to request medical referral within the 60 day period will assume the cost of any medical expenses incurred as a result of their injury.

MY SIGNATURE BELOW SERVES AS VERIFICATION THAT I HAVE READ AND UNDERSTAND THE FOREGOING INFORMATION WITH REGARD TO ATHLETIC HAZARDS AND THE LIMITATIONS WHICH APPLY TO THE ATHLETIC INSURANCE.

SIGNATURE

DATE

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