



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), which 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.

All medical expenses, emergency or otherwise not pertaining to athletics at Frank Phillips College will be the responsibility of the student-athlete.

This statement and your signature will be a part of your athletic records.

Printed Name of Athlete

Signature of Athlete

Date

Parent/Guardian Signature if athlete is under 18 years of age

Date