

MEDICAL COVERAGE INFORMATION

It will be necessary for you to verify coverage for athletic injuries under your medical insurance policy prior to participation in the Concordia College Intercollegiate Athletics program. The NCAA requires all students participating in an intercollegiate sport to have medical insurance. Concordia College abides by the insurance guidelines set forth by the NCAA. If you cannot show proof of adequate medical insurance, you will not be allowed to participate in the intercollegiate athletic program at Concordia College. The athletic department **DOES NOT** assume responsibility for payment of medical costs associated with injuries. A number of medical policies **DO NOT** cover intercollegiate athletic-related injuries. If you subscribe to or are a subscriber of the medical insurance offered by Concordia College, please be aware that injuries sustained while participating in an intercollegiate sport **WILL NOT** be covered.

The college does carry a secondary insurance policy on its student-athletes. This policy has a \$500 deductible per injury. For this policy to be enacted the following must take place.

1. The injury must have occurred while participating in intercollegiate athletics. The Certified Athletic Trainer will complete an injury report attesting to the fact.
2. The total of all bills from the injury must be more than \$500.
3. All bills must be filed with the primary insurance first.

The student-athlete and/or family will assume responsibility for all costs not covered by this policy.