

Dear Students, Parents and Guardians:

This letter is to explain the school's Excess Athletic Injury Insurance. We often need your help to be certain that claims are paid quickly and accurately.

1. **What is an Excess Policy?** This policy is an excess policy – the benefits will be paid only for those expenses not paid or payable by other medical coverage of the athlete. Put simply, the athlete's other coverage pays first, and the sports policy pays second.  
Schools nationwide purchase excess policies as a method of containing the spiraling costs of medical insurance without sacrificing benefits. Although excess policies require close communication between athletes, parents and staff, they also help to provide quality coverage at reasonable rates.  
Under an excess policy, a claim may be denied by the sports policy if the requirements of the primary policy are not met. This is where you can help by assuring that claims are submitted quickly and properly under the athlete's primary plan.
2. **What are the Benefits?** After a deductible of \$ 100, (the responsibility of the student-athlete) eligible expenses will be paid at 100% up to \$50,000 for up to 104 weeks from the date of the accident. An NCAA-provided Catastrophic Policy will take over after \$50,000 up to an essentially unlimited amount subject to the terms and conditions of the policy.
3. **What are the Eligible Expenses?** Athletic Injury Insurance Policies are designed to pay medical expenses which arise due to accidental injuries which occur while participating in or traveling to or from supervised regularly scheduled games or practices. Athletic Injury Policies are not comprehensive medical policies, and the following requirements must be met.
  - a. There must be an accidental injury. Sicknesses are not covered under this policy.
  - b. The accidental injury must occur while the athlete is participating in regularly scheduled, supervised Play, Practice or Travel.
  - c. The expenses incurred must be accidental injuries which occur while policy is in force.
4. **How Do I Submit Claim?**
  - a. Submit all bills from providers of medical service to your service to your primary carrier as soon as possible, making certain to complete all claim forms and fulfill all other submission requirements of your primary carrier.
  - b. When you receive an explanation of what was paid by your insurance company EOB (explanation of benefits), please forward it along with the bills from providers of medical services to Wendy Kirby, Head Athletic Trainer, UMass Dartmouth, Athletic Department, N. Dartmouth, MA 02747.
  - c. If you receive requests from your Insurance Company for additional information, please respond as quickly as possible. This will speed up the payment of the claim.

If you have any questions you may call the UMass Dartmouth Training Room at 508-999-8731