

WALDORF COLLEGE ATHLETIC SUPPLEMENTAL ACCIDENT INSURANCE

Waldorf College student-athletes are automatically enrolled in a Supplemental Accident Insurance Plan from August 1 through July 31 each year. Please note, this is for accidents and injuries only. It is also an excess plan and never pays as primary; it does not cover illnesses, and only pays after the student-athlete's private health insurance has been processed.

It is always the student-athlete's personal responsibility to pay their medical bills. All student-athletes need to rely on their own personal health insurance at all times. Please note the following important considerations with respect to this insurance:

- ✓ That the accidental supplemental insurance is filed only after primary insurance has been processed and only under certain conditions.
- ✓ The injured student-athlete must see a licensed provider within 30 days of the incident or this insurance may reject the claim.
- ✓ That claims arising from self-inflicted injuries will not be covered.
- ✓ That claims arising while the student-athlete is under the influence of drugs or alcohol will not be covered.

Any amount not covered by the student-athlete's personal health insurance or the supplemental plan is the responsibility of the student-athlete and not the responsibility of Waldorf College. **Waldorf never pays for any provider visits. Bills are always the student-athlete's responsibility.**

It is important to see or contact the athletic training department or health services immediately following any injury, unless it is an emergency. If the situation is an emergency, the student-athlete must still notify the athletic training department or health services within 48 hours of the emergency room visit.

The athletic training staff or health service staff, along with the student-athlete, will determine the correct course of action following an injury (ie. ER, Family Physician, Orthopedist, treat in house etc...) If a referral to an outside source is necessary, the athletic trainer or health services will follow the necessary procedure in filling out a claim form. Failure to do so may result in any cost pertaining to the injury becoming the responsibility of the student-athlete and/or his/her parents(s), guardians(s).

An injury report must be made to the coach or athletic trainer **immediately** when the accident/injury occurs. This is how the secondary insurance will verify the claim. The athletic trainer or your coach will be able to give you your secondary insurance card to present to your provider.

When seeing a provider, present the student-athlete's personal health insurance card and Waldorf's secondary insurance card at check in. The provider will submit your claim to your primary insurance and then to Waldorf's secondary insurance. **Any balance not paid by either insurance company is the student's responsibility.**

If you have any questions, please contact Beverly Retland, Student Insurance Coordinator at 641-585-8144 or retlandb@waldorf.edu.