

Dear Parents/Guardians of Otero Junior College Student-Athletes and Student-Athletes:

Participation in athletics involves the risk of injury, which cannot be eliminated even by our safety-conscious athletic training and coaching staffs. Knowing this to be true, the Athletic Department at Otero Junior College requires every student-athlete to provide proof of medical insurance, which will cover the medical expenses associated with an athletic injury. The responsibility for providing this primary insurance coverage rests with the student-athlete. This means that it may be necessary to purchase a primary insurance policy for your son/daughter if they are not already covered. Listed below are some guidelines regarding primary medical insurance:

- *The primary insurance policy should have major medical coverage.*
- *Ensure that the primary insurance will cover athletic participation.*
- *Insurance coverage must be in effect whenever the student-athlete will be playing or participating in athletic activities. This includes pre-season, in-season, and off-season (if the sport has an off-season schedule).*
- *Ensure the student-athlete's insurance coverage is effective in the La Junta and Pueblo area, and will pay claims to our local doctors.*
- *The primary insurance deductible should not exceed \$1,000.*

Note: Student-athletes are responsible for the deductible or co-payments and all other expenses not covered by the primary insurance policy and what OJC's secondary insurance will not pay.

Student-athletes will not be allowed to participate in OJC athletics without the verification of effective primary insurance. Student-Athletes who suffer an injury while not under primary insurance coverage will be responsible for the payment of all accrued bills up to the \$2,500 deductible.

The OJC Athletic Department provides a secondary (excess) athletic injury insurance policy with a \$2,500 deductible. This coverage will provide:

- *Coverage for athletic injuries only. It does not cover non-athletic illnesses, or injuries that occur outside of scheduled practices or games.*
- *Coverage as an excess insurance (this policy only comes into effect after a \$2,500 deductible is met). Only actual payments from the primary insurance count toward this deductible. Primary insurance discounts do not count towards this deductible. The payment of this deductible is the sole responsibility of the student-athlete.*

OJC provides catastrophic insurance coverage on all athletes participating in NJCAA sanctioned athletics. Coverage under this policy comes into effect August 1st each year, when \$25,000 of medical, dental and/or rehabilitation expenses are incurred within two years of the date of a covered accident.

It is possible that an injury insurance claim will never reach the \$2,500 deductible. In this case, the primary insurance and the athlete will be responsible for the entire bill. If the bills from an injury should meet the \$2,500 deductible requirements of the secondary-insurance, the following items are required:

- *A copy of all itemized bills in the form of HCFA-1500's or UB-92's from the doctor, hospital, physical therapy, anesthesiologists, and all receipts for services personally paid for must be provided. Our*

secondary insurance will not accept billing statements in the place of itemized bills.

- *The Explanations of Benefits (EOB's) from your primary insurance showing what the primary insurance has paid for and what they will not pay must be provided.*

Please note that all claims must be submitted to the student athlete's primary insurance before Otero Junior College's secondary-insurance policy can be utilized. Once you have received the itemized bill and EOB's, send them to:

*OJC Dept. of Athletics
Attn: Gary Addington
Athletic Director
1802 Colorado Ave.
La Junta, CO 81050*

In our efforts to see that all of our athletes have their primary insurance in place prior to participation, we have run into a potential problem with some types of policies. The problem involves HMO- type policies that only cover initial emergency visits and requires that follow-up visits be completed through your primary physicians. Simply put, this means that if your son/daughter is injured or becomes ill, he/she will have to receive medical treatment in your state or city, wherever your provider network exists (with the exception of the initial visit if it is an emergency). Medical treatments provided outside of the network could result in non-payment of the claim.

It is the student-athlete's responsibility to notify OJC if insurance plan has terminated or changed while school is in session.

If the student-athlete's primary insurance is an HMO or PPO type policy, please contact the company and primary physicians informing them that your son/daughter is attending school and participating in athletics outside of the provider network. Inquire if the student-athlete could be referred to a local physician in order to prevent them from having to return home for medical treatment and being penalized for going to an out of network provider.

If you should have any questions you can contact me at my office at (719) 384-6859 or our secondary insurance agent, Gene Maio, at (719) 250-1770.

Sincerely,

*Gary Addington
Athletic Director*