Welcome Student-Athletes,

Our athletic accident policy provides benefits for injuries sustained while participating in competition, practice, weight training, and conditioning of intercollegiate sports. Our policy only provides “EXCESS” benefits to any other collectable health insurance benefits. This simply means that any claim for benefits must be first filed with your parent’s medical insurance.

Once all available benefits have been exhausted, a claim will be submitted to the athletic accident policy for payment of any remaining balance. In most cases, the medical provider where services were received will submit a claim for incurred charges to your medical insurance. However, some medical providers will not submit a claim to your medical insurance. Occasionally, your son/daughter will need to contact your medical insurance company to process a claim for incurred charges.

Please Note:
1. The medical provider and/or you are responsible for promptly filing a claim to your medical insurance.
2. The athletic department is not responsible for processing a claim through your medical insurance.
3. The athletic accident policy provides benefits for injuries sustained during scheduled intercollegiate competition, practice, weight training, and conditioning under direct supervision by CSUB Athletic Coaches. The policy does not provide benefits for participation in unsupervised intercollegiate sport activities, other sport activities, intramurals, or classes open to the public. In addition, the policy does not provide benefits for any type of illness or disease.
4. Most employer’s group insurance plans allow dependent coverage to be continued to the age of 23, if you are a full-time student. We highly recommend that your parents continue your coverage while you are participating in intercollegiate athletics.
5. Student health insurance can be purchased through the Student Health Center. This health insurance does not provide benefits for intercollegiate athletic injuries.

The student-athlete’s medical insurance information and authorization must be fully completed, signed and returned on the day of your scheduled physical examination.

Questions can be directed to Glenn Nishimori, Head Athletic Trainer @ (661) 654-2668 or e-mail: gnishimori@csub.edu
CSUB Intercollegiate Athletic Accident Insurance Policy Summary**

WHO IS COVERED BY THE POLICY?

The intercollegiate athletic accident insurance policy provides benefits for any regularly enrolled student-athlete who is a participant on the intercollegiate team roster of CSUB, or is engaged in scheduled activities to become a roster participant of an intercollegiate team at CSUB. The policy does not provide benefits for an illness or disease.

WHAT ACTIVITIES ARE COVERED BY THE POLICY?

Benefits are limited to athletic injury sustained during participation in a regularly scheduled, CSUB staff supervised, intercollegiate sport competition, practices, weight training, and conditioning.

WHAT TYPE OF INJURY IS COVERED BY THE POLICY?

Athletic injury sustained from an accident is covered. An accident results in an injury that has a specific mechanism of injury. Examples of mechanisms of injury are: a fall; a direct blow from an opponent and/or an implement; twisting, throwing, rotating, jumping, and hopping.

WHAT IS AN “EXCESS BENEFIT POLICY”?

The intercollegiate athletic accident insurance policy is an “excess benefit” policy. Simply, this policy provides benefits only after all your collectable health insurance benefits have been exhausted.

MANAGED HEALTH CARE PLAN ~ HEALTH MAINTENANCE ORGANIZATIONS (HMO)

Many parents provide their son/daughter medical insurance through a managed health care plan such as a Health Maintenance Organization (HMO) or a Preferred Provider Organization (PPO). As a member of a managed healthcare plan, members are required to utilize their specific network primary care physician, physician specialists, facilities, and other health care providers in order to receive maximum benefits from the plan. If for any reason you elect not to utilize your managed health care plan and/or network providers, you will be responsible for any medical expenses incurred as a result of an athletic injury.

We have many student-athletes who are members of managed healthcare plans that are “out of area.” It is difficult to refer your son/daughter to an “out of area” primary care physician in a timely manner. Therefore, we highly recommend that you establish a primary care physician here in Bakersfield for the duration of your participation in intercollegiate athletics. The availability of a primary care physician in Bakersfield will expedite the process for your son/daughter to receive medical care through your managed health care plan.

GENERAL PROVISIONS OF ATHLETIC ACCIDENT INSURANCE POLICY

1. Benefit Limit: $90,000.00
2. Benefit Period: Two years from the original date of injury
3. Treatment and Expenses: Treatment and expenses must be incurred within 120 days of the date of injury
**CSUB Intercollegiate Athletic Accident Insurance Policy Summary**

**CATASTROPHIC MEDICAL INSURANCE**

If medical costs exceed $90,000 within two years from date of injury, benefits would be payable by the NCAA Catastrophic Insurance program.

**ACCIDENTAL DEATH AND DISMEMBERMENT**

There is a $15,000 accidental death and dismemberment benefit.

**FILING A CLAIM WITH YOUR PRIVATE MEDICAL INSURANCE PLAN**

CSUB Athletic Department is not responsible for processing a claim through your medical insurance plan. After all benefits have been exhausted from your plan, the athletic accident insurance plan benefits will take effect. You must submit the provider’s itemized statements with the corresponding explanation of benefit statement from your insurance plan to the CSUB Head Athletic Trainer. The CSUB Head Athletic Trainer is responsible for submitting claims with itemized statements and corresponding explanation of benefit statements.

**This document is a summary. It does not in any way serve to change or supercede the master policy.**